

2006 Missouri Health Maintenance Organization Report

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Introduction

Missouri HMO Report 2006

This report provides the public with financial and operational data on health maintenance organizations (HMOs) operating in Missouri. Data used to prepare this report are filed with the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). All data in the report, based on the 2006 calendar year, come from HMO annual financial statements and supplemental data filed with DIFP by each Missouri-licensed HMO operational at year-end 2006 (unless otherwise noted). In general, market share and market change numbers are rounded to the nearest one-tenth of one percent. In some cases, the sum may not equal 100%. In some cases, activity amounted to less than one-tenth of one percent, and appears as 0.0%.

The report's accuracy is limited by the quality of data provided to DIFP by the HMOs. Future printings of the report may update any erroneous data brought to the attention of DIFP. The information is intended for general comparisons and evaluations. The information is not, in any form, an endorsement or an objection by DIFP about the operations of any HMO. Questions, corrections and comments regarding this report should be directed to the Missouri Department of Insurance, Financial Institutions and Professional Registration, Managed Care Section, P.O. Box 690, Jefferson City, Missouri 65102-0690 or by email at: hmo@insurance.mo.gov.

End-notes:

Throughout this report, end-notes are used to provide additional explanation for various items. All end-notes begin on page 188. Users viewing pages of this report from the Internet can click on the end-note number in the text of the report and it will link directly to the applicable end-note. People who are familiar with past editions of this report will remember that footnotes had been used on each page of the report. For ease of publication, DIFP has decided to switch to end-notes instead.

Missouri Licensed Health Maintenance Organizations

Aetna Health, Inc.

(636) 534-2100
1350 Elbridge Payne Road, Suite 201
Chesterfield, MO 63017-8531
www.aetna.com

Alliance for Community Health, LLC

dba Mercy CarePlus
(314) 432-9300
10123 Corporate Square Drive
St. Louis, MO 63132-2905
www.mercycareplus.com

Blue-Advantage Plus of Kansas City, Inc. dba

Blue-Advantage Plus
(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Blue Cross & Blue Shield of Kansas City

(816) 395-2222
2301 Main Street
Kansas City, MO 64108-2428
www.bcbskc.com

Children's Mercy's Family Health Partners, Inc.

(816) 559-9400
215 W. Pershing Road, Suite 600
Kansas City, MO 64108
www.fhp.org/default_mo.asp

CIGNA Health Care of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

(216) 642-8969
1000 Polaris Parkway
Columbus, OH 43240
www.cigna.com

CIGNA Healthcare of St. Louis, Inc.

(314) 726-5625
One North Brentwood Boulevard
St. Louis, MO 63105
www.cigna.com

Community Health Plan

(816) 271-1247
137 N. Belt
St. Joseph, MO 64506
www.mychp.com

Coventry Health Care of Kansas, Inc.

(816) 941-3030
8320 Ward Parkway
Kansas City, MO 64114
www.chckansas.com

Cox Health Systems HMO, Inc.

(417) 269-2990
3200 South National, Building B
Springfield, MO 65801-5750
www.coxhealthplans.com

Essence, Inc.

(314) 851-3680
12655 Olive Blvd, 4th Floor
St. Louis, MO 63141
www.essencehealthcare.com

FirstGuard Health Plan, Inc.

(314) 725-4477
7711 Carondelet Ave
St. Louis, MO 63105
www.firstguard.com

Missouri Licensed Health Maintenance Organizations, cont.

Good Health HMO, Inc.

dba Blue-Care, Inc.

(816) 395-2222

2301 Main Street

Kansas City, MO 64108-2428

www.bcbskc.com

Group Health Plan, Inc.

(314) 506-1700

550 Maryville Centre Drive, Suite 300

St. Louis, MO 63141-5818

www.ghp.com

Harmony Health Plan of Illinois, Inc. dba

Harmony Health Plan of Missouri

(813)243-2974

8735 Henderson Road Ren 2

Tampa, FL 33634

www.wellcare.com/Missouri

Healthcare USA of Missouri, LLC

(314) 241-5300

10 S. Broadway, Suite 1200

St. Louis, MO 63102

www.chchusa.com

HealthLink HMO, Inc. dba HealthLink HMO

(314) 923-4444

1831 Chestnut Street

St. Louis, MO 63103-2275

www.healthlink.com

HMO Missouri, Inc.

dba Blue Choice

(314) 923-4444

1831 Chestnut

St. Louis, MO 63103-2275

www.bcbsmo.com

Humana Health Plan, Inc.

(502) 580-1000

321 W. Main Street, 12th Floor

Louisville, KY 40202

www.humana.com

Mercy Health Plan of Missouri, Inc. dba

Premier Health Plans

(314) 214-8100

14528 S. Outer 40, Suite 300

Chesterfield, MO 63017-5705

www.mercyhealthplans.com

Mercy MC + Inc.

(314) 214-8100

14528 S. Outer 40, Suite 300

Chesterfield, MO 63017-5705

www.mercyhealthplans.com

Missouri Care, LC

(573) 441-2100

2404 Forum Boulevard

Columbia, MO 65203

www.missouricare.com

United Healthcare of the Midwest, Inc.

(314) 592-7000

13655 Riverport Drive, PO Box 2560

Maryland Heights, MO 63043-8560

www.uhc.com

Missouri HMO Enrollment Information

This section presents enrollment data for Missouri-licensed HMOs as of 12/31/06, reported in the 2006 HMO Annual Supplement Report. An HMO enrollee is defined as a member or eligible dependent of a member for whom the HMO has accepted financial responsibility for provision of contracted health services.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services only**

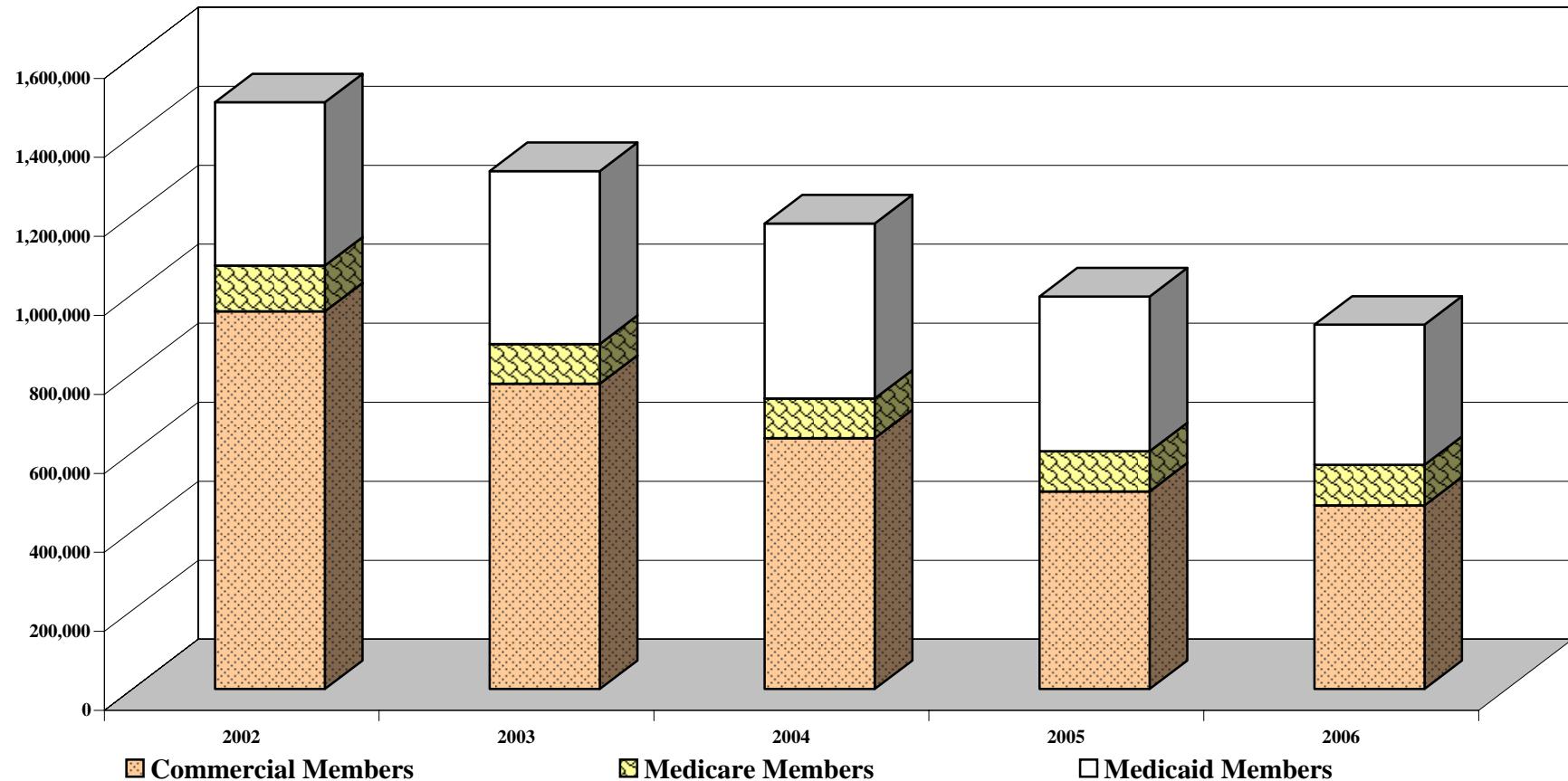
Accurate risk and health services management assessment requires analysis of membership experience for which the HMO has assumed financial liability. Therefore, statutory filings used as data sources for this report exclude administrative service-only (ASO) members. (End-notes to tables indicate which submitted data has been adjusted to exclude ASO members and maintain comparability of enrollment data.) Administrative arrangements allow an HMO to earn fees from network rental, utilization review, claims processing and/or other administrative services. Administrative fees are not considered premium revenue.

This section reports commercial, Medicare and Medicaid enrollment. Commercial enrollees purchase managed care coverage either directly or more commonly through their employers. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare & Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

The “HMO Profiles” section and the “Enrollment by Regions and Metropolitan Statistical Areas” section of this report each present 2006 HMO enrollment under slightly different conditions from each other and from this section. This section uses **total year-end enrollment**. The “HMO Profiles” section reports **average enrollment over the course of the year** with age and gender components. The “Enrollment by Regions” section uses total year-end enrollment **by residential zip code**. **Total enrollment numbers will vary between these sections** due to different reporting conditions.

Year End Missouri Member Totals (2002 - 2006)¹

includes Commercial, Medicare and Medicaid enrollment



	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Commercial Members	956,039	773,088	-19.1%	635,249	-17.8%	500,501	-21.2%	465,113	-7.1%
Medicare Members ³	116,204	100,632	-13.4%	100,235	-0.4%	101,667	1.4%	102,653	1.0%
Medicaid Members	413,194	437,694	5.9%	443,136	1.2%	391,749	-11.6%	354,726	-9.5%
Total Members	1,485,437	1,311,414	-11.7%	1,178,620	-10.1%	993,917	-15.7%	922,492	-7.2%

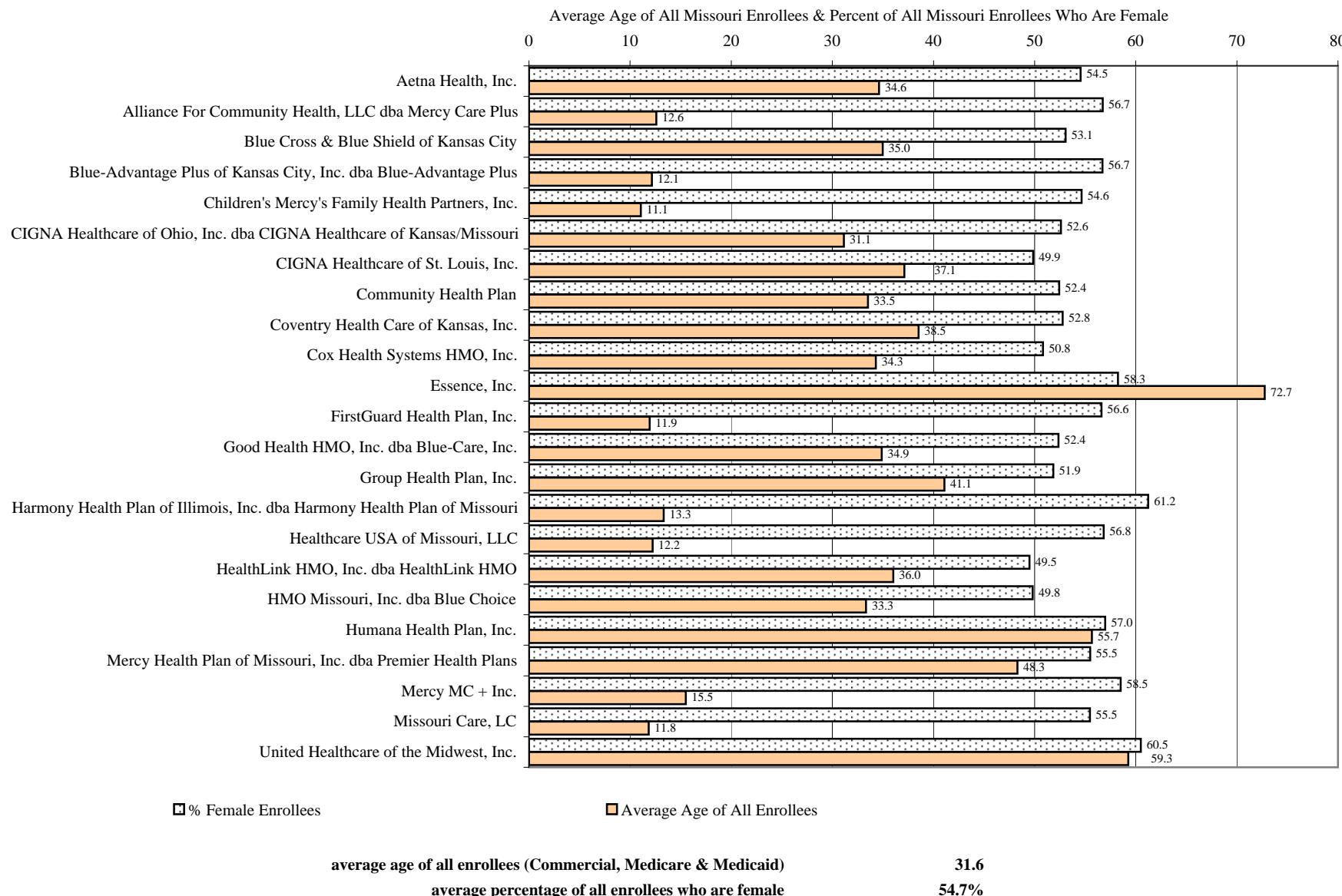
2006 Missouri Year End Enrollment⁵

includes Commercial, Medicare and Medicaid enrollment

Health Maintenance Organization	Total Enrollment		% Change in Enrollment ⁶	Total Market Share	
	12/31/06	12/31/05		12/31/06	12/31/05
Aetna Health, Inc.	13,791	18,346	-24.8%	1.5%	1.8%
Alliance For Community Health, LLC dba Mercy Care Plus	69,874	40,705	71.7%	7.6%	4.1%
Blue Cross & Blue Shield of Kansas City	20,801	30,781	-32.4%	2.3%	3.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	27,865	31,343	-11.1%	3.0%	3.2%
Children's Mercy's Family Health Partners, Inc.	40,903	44,151	-7.4%	4.4%	4.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	3,713	2,463	50.8%	0.4%	0.2%
CIGNA Healthcare of St. Louis, Inc.	3,704	3,742	-1.0%	0.4%	0.4%
Community Health Plan	10,212	16,910	-39.6%	1.1%	1.7%
Coventry Health Care of Kansas, Inc.	76,113	73,191	4.0%	8.3%	7.4%
Cox Health Systems HMO, Inc.	7,999	5,498	45.5%	0.9%	0.6%
Essence, Inc.	4,392	2,884	52.3%	0.5%	0.3%
FirstGuard Health Plan, Inc.	31,754	35,925	-11.6%	3.4%	3.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	53,541	45,990	16.4%	5.8%	4.6%
Group Health Plan, Inc.	89,790	110,797	-19.0%	9.7%	11.1%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	3,774	0	0.0%	0.4%	0.0%
Healthcare USA of Missouri, LLC	150,748	162,470	-7.2%	16.3%	16.3%
HealthLink HMO, Inc. dba HealthLink HMO ²	95	95	0.0%	0.0%	0.0%
HMO Missouri, Inc. dba Blue Choice	132,247	116,030	14.0%	14.3%	11.7%
Humana Health Plan, Inc.	27,003	31,812	-15.1%	2.9%	3.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	57,973	67,728	-14.4%	6.3%	6.8%
Mercy MC + Inc.	0	44,663	-100.0%	0.0%	4.5%
Missouri Care, LC	29,808	32,492	-8.3%	3.2%	3.3%
United Healthcare of the Midwest, Inc.	66,392	75,901	-12.5%	7.2%	7.6%
TOTALS	922,492	993,917	-7.2%	100.0%	100.0%

2006 Missouri Enrollment Demographics - All Missouri Enrollees⁵

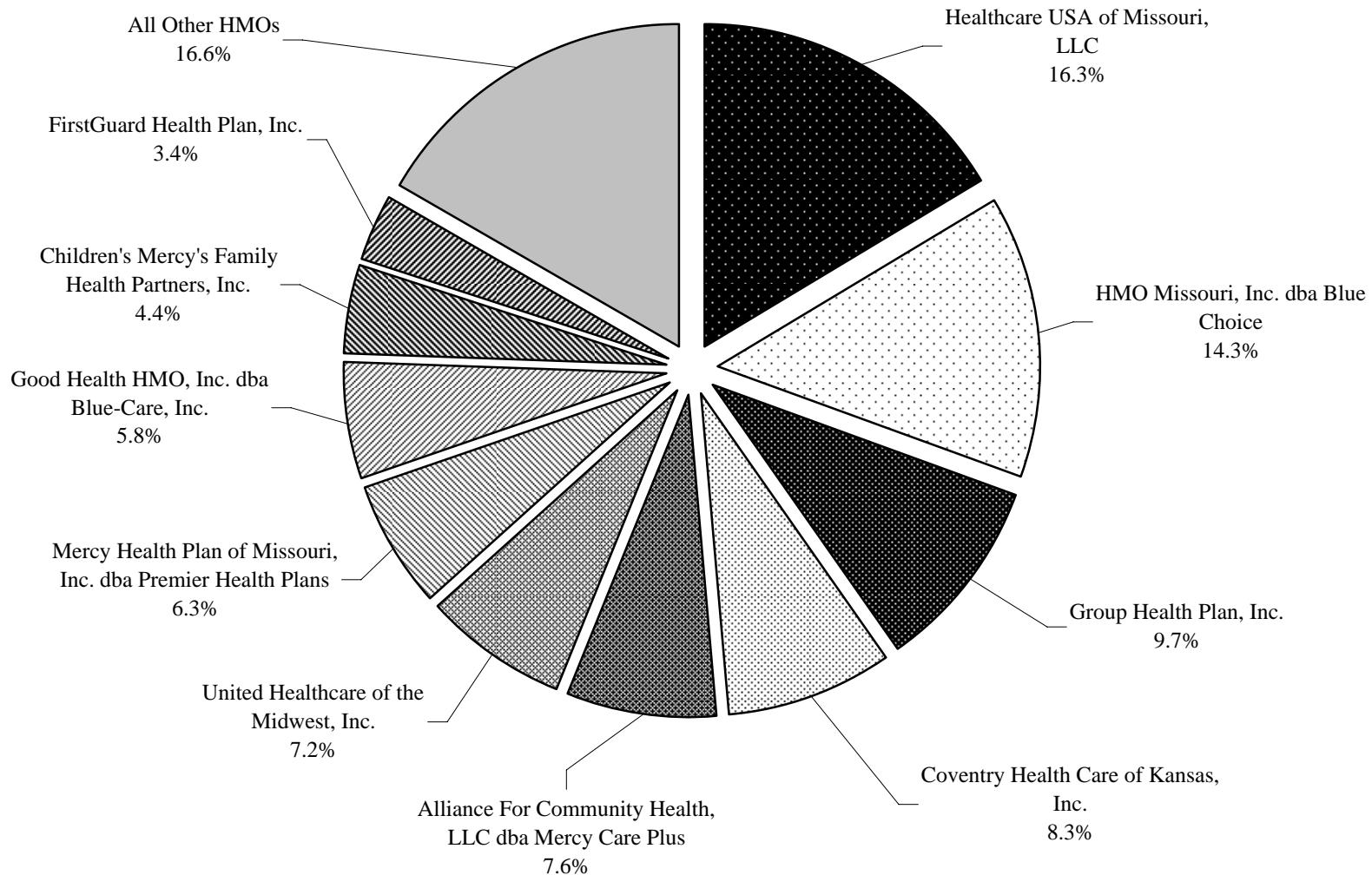
includes Commercial, Medicare and Medicaid enrollment



2006 Missouri Enrollment Market Share⁵

includes Commercial, Medicare and Medicaid enrollment

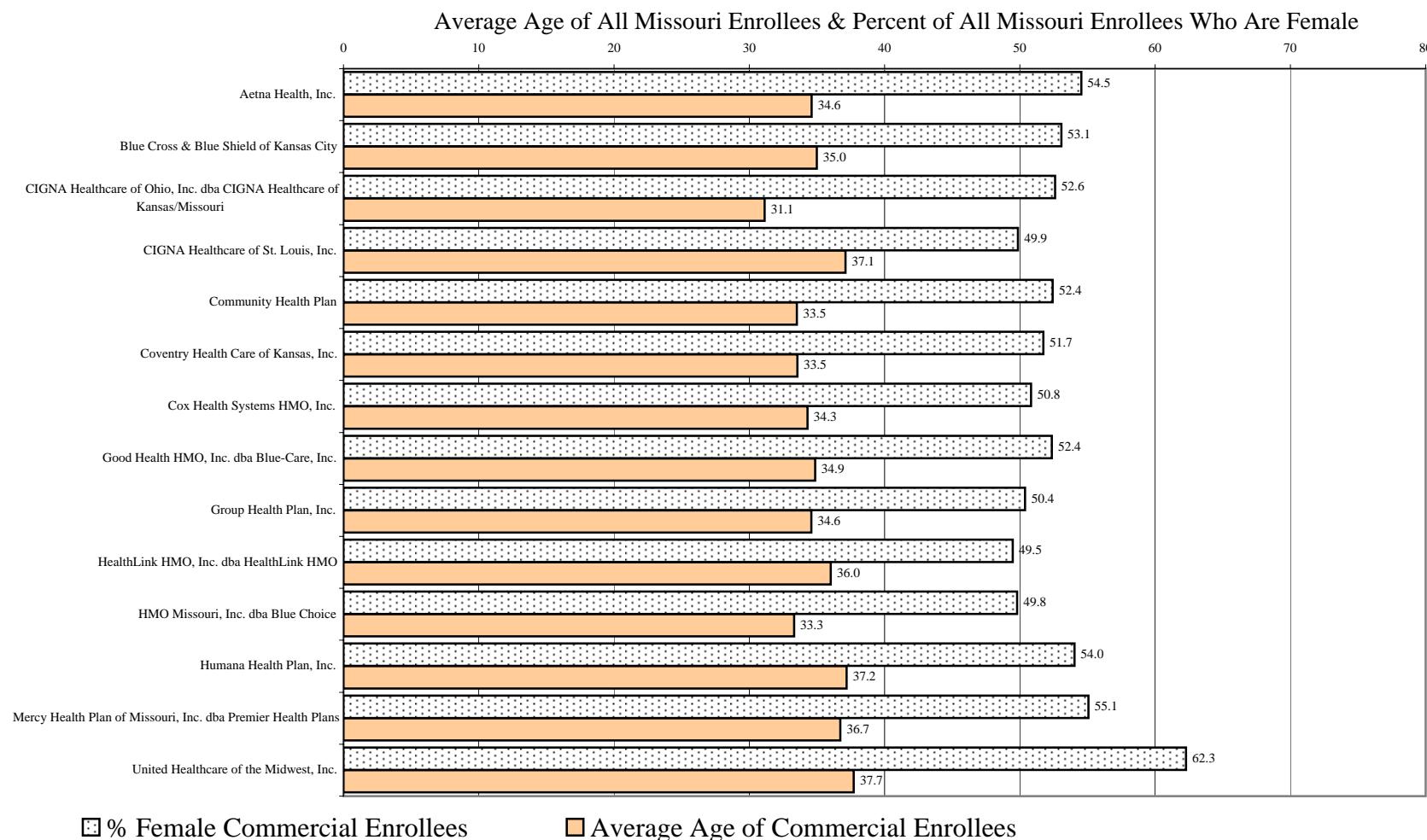
2006 Total Year End Missouri Enrollment - 922,492



2006 Missouri Year End Commercial Enrollment⁵

Health Maintenance Organization	Commercial Enrollment		% Change in Enrollment ⁶	Commercial Market Share	
	12/31/06	12/31/05		12/31/06	12/31/05
Aetna Health, Inc.	13,791	18,346	-24.8%	3.0%	3.7%
Blue Cross & Blue Shield of Kansas City	20,801	30,781	-32.4%	4.5%	6.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	3,713	2,463	50.8%	0.8%	0.5%
CIGNA Healthcare of St. Louis, Inc.	3,704	3,742	-1.0%	0.8%	0.7%
Community Health Plan	10,212	16,910	-39.6%	2.2%	3.4%
Coventry Health Care of Kansas, Inc.	67,436	62,855	7.3%	14.5%	12.6%
Cox Health Systems HMO, Inc.	7,999	5,498	45.5%	1.7%	1.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	53,541	45,990	16.4%	11.5%	9.2%
Group Health Plan, Inc.	73,086	96,362	-24.2%	15.7%	19.3%
HealthLink HMO, Inc. dba HealthLink HMO ²	95	95	0.0%	0.0%	0.0%
HMO Missouri, Inc. dba Blue Choice	132,247	116,030	14.0%	28.4%	23.2%
Humana Health Plan, Inc.	12,848	18,751	-31.5%	2.8%	3.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	39,924	47,654	-16.2%	8.6%	9.5%
United Healthcare of the Midwest, Inc.	25,716	35,024	-26.6%	5.5%	7.0%
Withdrawn HMOs and/or Product Lines	0	0	0.0%	0.0%	0.0%
TOTALS	465,113	500,501	-7.1%	100.0%	100.0%

2006 Missouri Commercial Enrollment Demographics⁵



average age of commercial enrollees **35.0**
average % of commercial enrollees who are female **52.7%**

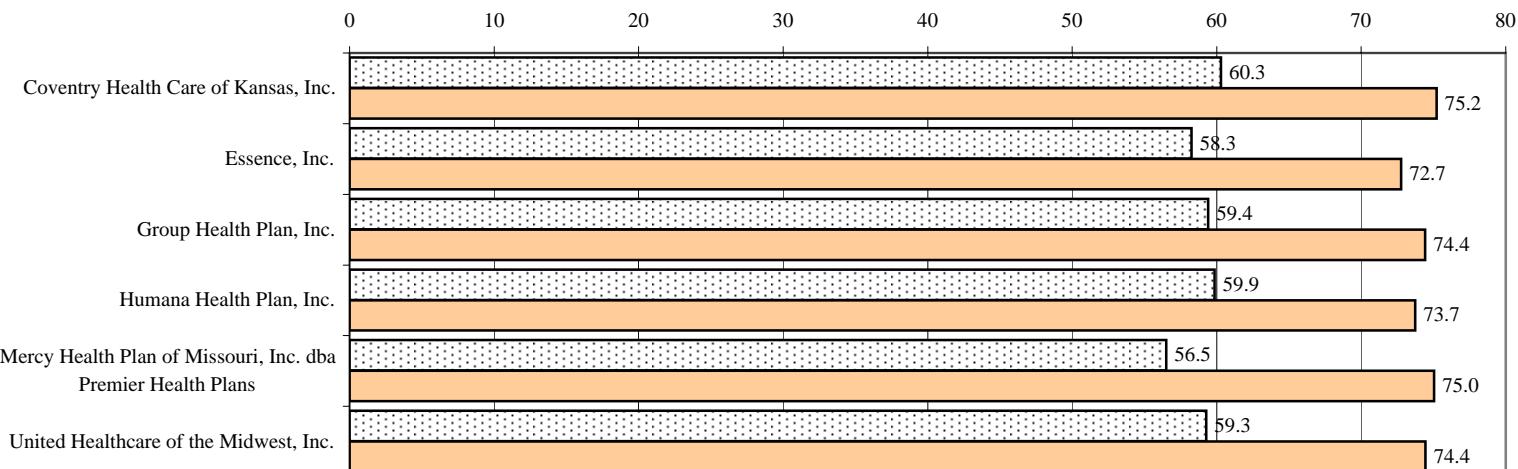
2006 Missouri Year End Medicare & Medicaid Enrollment⁵

Medicare	Health Maintenance Organization	Medicare Enrollment		% Change in Enrollment⁶	Medicare Market Share	
		12/31/06	12/31/05		12/31/06	12/31/05
Coventry Health Care of Kansas, Inc.		8,677	10,336	-16.1%	8.5%	10.2%
Essence, Inc.		4,392	2,884	52.3%	4.3%	2.8%
Group Health Plan, Inc.		16,704	14,435	15.7%	16.3%	14.2%
Humana Health Plan, Inc.		14,155	13,061	8.4%	13.8%	12.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans		18,049	20,074	-10.1%	17.6%	19.7%
United Healthcare of the Midwest, Inc.		40,676	40,877	-0.5%	39.6%	40.2%
Withdrawn HMOs and/or Product Lines		0	0	0.0%	0.0%	0.0%
TOTALS³		102,653	101,667	1.0%	100.0%	100.0%

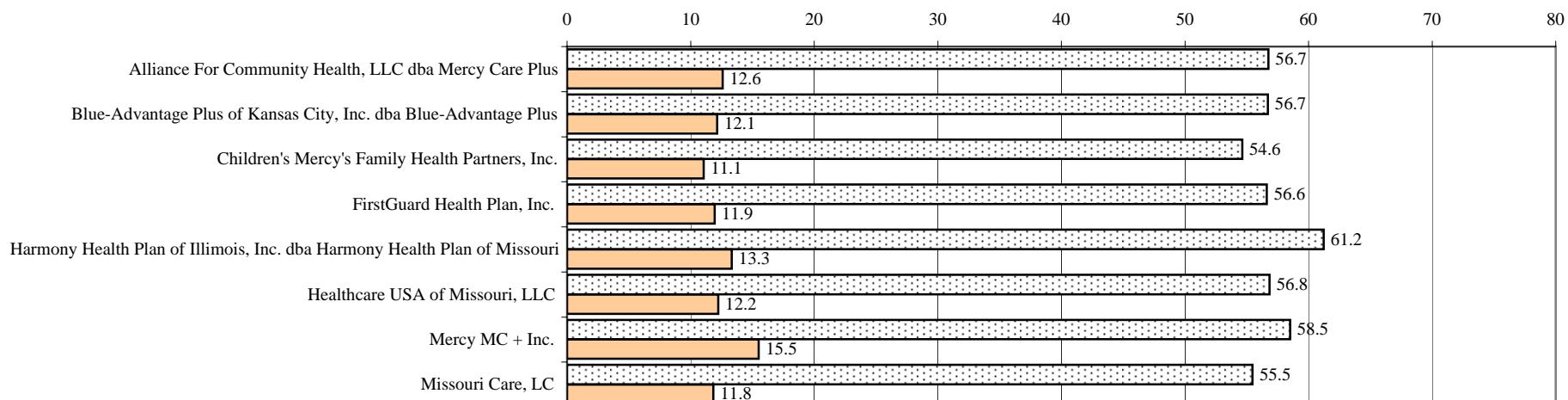
Medicaid	Health Maintenance Organization	Medicaid Enrollment		% Change in Enrollment⁶	Medicaid Market Share	
		12/31/06	12/31/05		12/31/06	12/31/05
Alliance For Community Health, LLC dba Mercy Care Plus		69,874	40,705	71.7%	19.7%	10.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus		27,865	31,343	-11.1%	7.9%	8.0%
Children's Mercy's Family Health Partners, Inc.		40,903	44,151	-7.4%	11.5%	11.3%
FirstGuard Health Plan, Inc.		31,754	35,925	-11.6%	9.0%	9.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri		3,774	0	0.0%	1.1%	0.0%
Healthcare USA of Missouri, LLC		150,748	162,470	-7.2%	42.5%	41.5%
Mercy MC + Inc.		0	44,663	-100.0%	0.0%	11.4%
Missouri Care, LC		29,808	32,492	-8.3%	8.4%	8.3%
Withdrawn HMOs and/or Product Lines		0	0	0.0%	0.0%	0.0%
TOTALS		354,726	391,749	-9.5%	100.0%	100.0%

2006 Missouri Medicare & Medicaid Enrollment Demographics⁵

Average Age of All Missouri Medicare Enrollees & Percent of All Missouri Medicare Enrollees Who Are Female



Average Age of All Missouri Medicaid Enrollees & Percent of All Missouri Medicaid Enrollees Who Are Female



■ % Female Enrollees

□ Average Age of Enrollees

average age of Medicare enrollees
average % of Medicare enrollees who are Female

74.3
58.9%

average age of Medicaid enrollees
average % of Medicaid enrollees who are female

12.6
57.1%

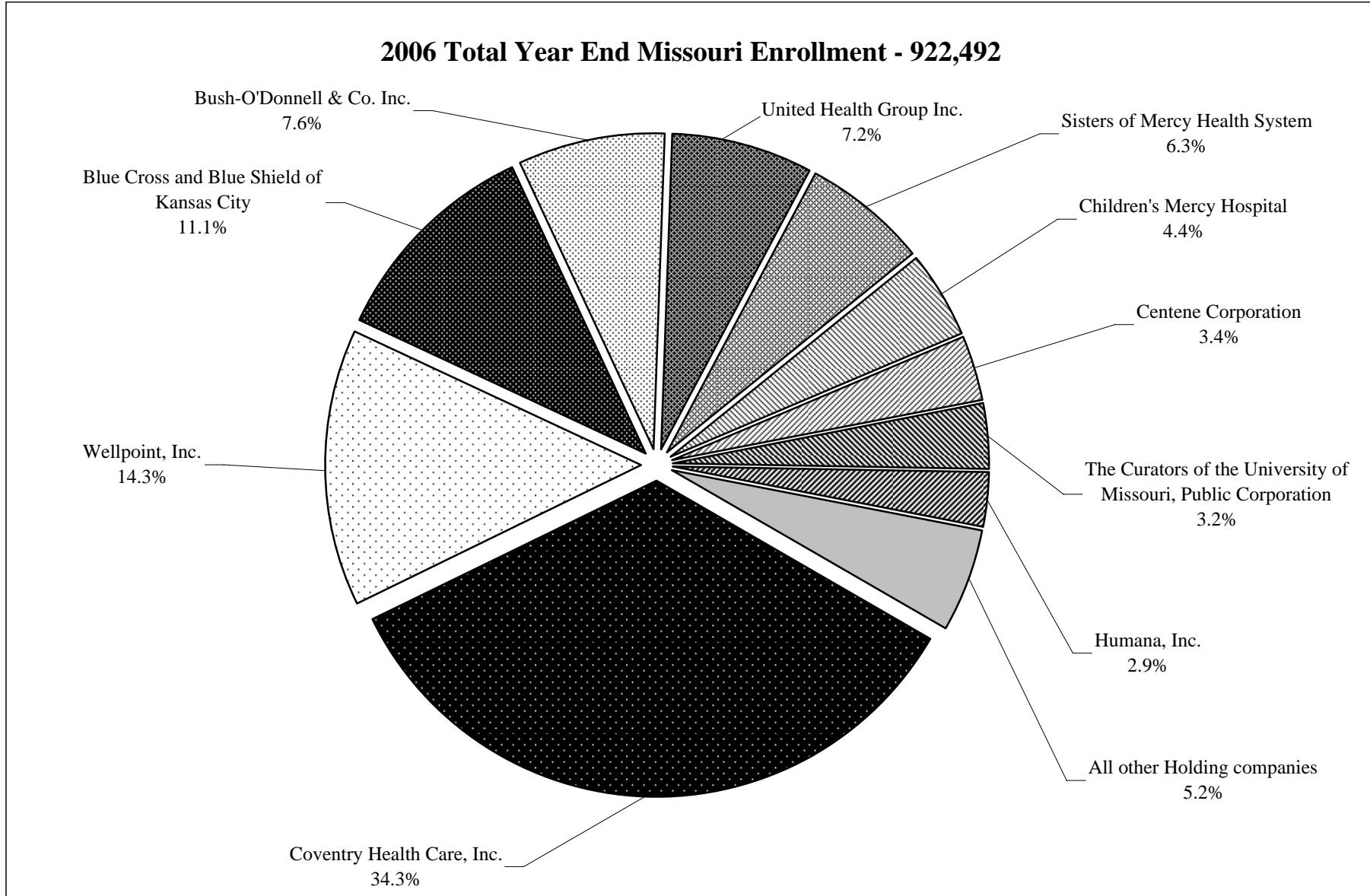
2006 Year End Missouri Enrollment by Holding Company^{5,7}

includes Commercial, Medicare and Medicaid enrollment

Holding Company	Affiliated HMO(s)	Total Enrollment		Market Share	
		12/31/06	12/31/05	12/31/06	12/31/05
Aetna, Inc.	Aetna Health, Inc.	13,791	18,346	1.5%	1.8%
American Multispecialy Group, Inc.	Essence, Inc.	4,392	2,884	0.5%	0.3%
	Blue Cross & Blue Shield of Kansas City				
Blue Cross and Blue Shield of Kansas City	Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	102,207	108,114	11.1%	10.9%
	Good Health HMO, Inc. dba Blue-Care, Inc.				
Bush-O'Donnell & Co. Inc.	Alliance For Community Health, LLC dba Mercy Care Plus	69,874	40,705	7.6%	4.1%
Centene Corporation	FirstGuard Health Plan, Inc.	31,754	35,925	3.4%	3.6%
Children's Mercy Hospital	Children's Mercy's Family Health Partners, Inc.	40,903	44,151	4.4%	4.4%
	CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri				
CIGNA Corporation	CIGNA Healthcare of St. Louis, Inc.	7,417	6,205	0.8%	0.6%
	Coventry Health Care of Kansas, Inc.				
Coventry Health Care, Inc.	Group Health Plan, Inc.	316,651	346,458	34.3%	34.9%
	Healthcare USA of Missouri, LLC				
Cox Health	Cox Health Systems HMO, Inc.	7,999	5,498	0.9%	0.6%
WellCare Health Plans, Inc.	Harmony Health Plan of Illinoiis, Inc. dba Harmony Health Plan of Missouri	3,774	0	0.4%	0.0%
Heartland Health	Community Health Plan	10,212	16,910	1.1%	1.7%
Humana, Inc.	Humana Health Plan, Inc.	27,003	31,812	2.9%	3.2%
	Mercy Health Plan of Missouri, Inc. dba Premier Health Plans				
Sisters of Mercy Health System	Mercy MC + Inc.	57,973	112,391	6.3%	11.3%
The Curators of the University of Missouri, Public Corporation	Missouri Care, LC	29,808	32,492	3.2%	3.3%
United Health Group Inc.	United Healthcare of the Midwest, Inc.	66,392	75,901	7.2%	7.6%
	HealthLink HMO, Inc. dba HealthLink HMO ²				
Wellpoint, Inc.	HMO Missouri, Inc. dba Blue Choice	132,342	116,125	14.3%	11.7%
Withdrawn HMOs and/or Product Lines		0	0	0.0%	0.0%
Totals		922,492	993,917	100.0%	100.0%

2006 Missouri Enrollment Market Share by Holding Company^{5,7}

includes Commercial, Medicare and Medicaid enrollment



2006 HMO & Non-HMO Major Medical Health Plan Membership

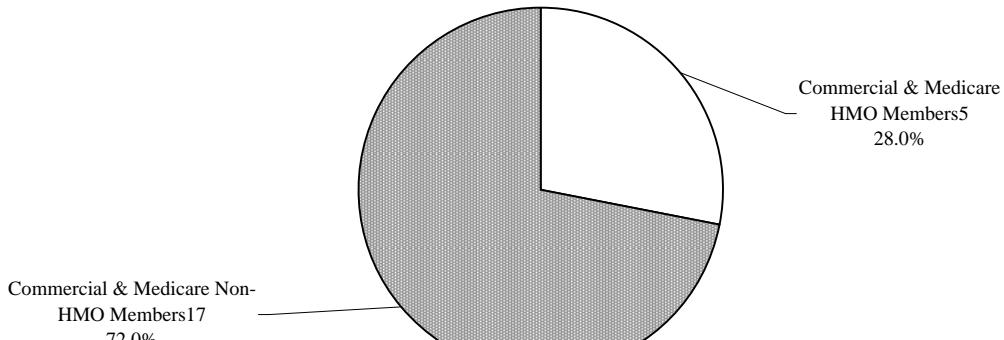
includes Commercial and Medicare membership

HMO & Non-HMO Major Medical Health Plan Membership in 2006

Membership Market Share

Commercial & Medicare HMO Members ⁵	567,766	28.0%
Commercial & Medicare Non-HMO Members ¹⁷	1,462,991	72.0%
TOTALS	2,030,757	

Commercial Health Coverage Market: Membership



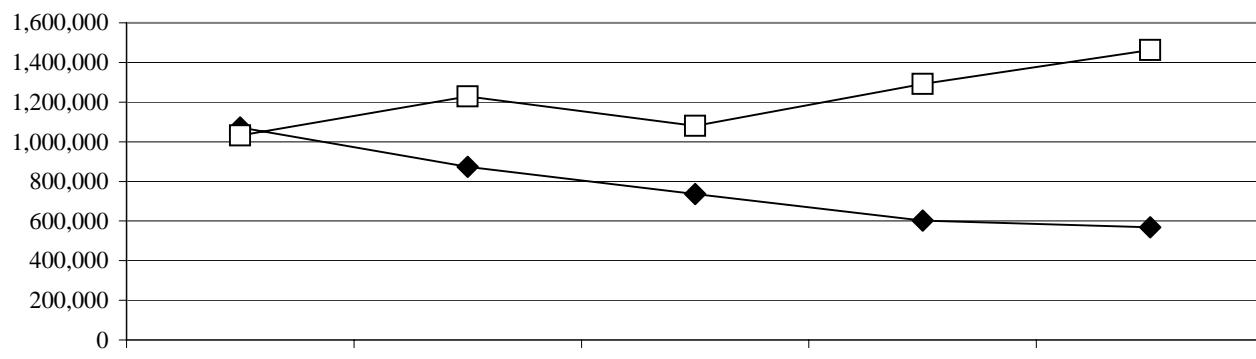
□ Commercial & Medicare HMO Members⁵ ■ Commercial & Medicare Non-HMO Members¹⁷

HMO & Non-HMO Historical Membership (2002 - 2006)

includes Commercial and Medicare membership

HMO & Non-HMO Historical Membership	2002	2003	2004	2005	2006
Commercial & Medicare HMO Members ⁵	1,072,243	873,720	735,484	602,168	567,766
Commercial & Medicare Non-HMO Members ¹⁷	1,032,325	1,228,977	1,080,520	1,292,426	1,462,991
TOTALS	2,104,568	2,102,697	1,816,004	1,894,594	2,030,757

Historical Membership



◆ Commercial & Medicare HMO Members⁵ □ Commercial & Medicare Non-HMO Members¹⁷

Individual and Employer Group Comprehensive Medical Expense Information

Missouri Licensed HMOs

This information is broken down into four Enrollment Categories:

Individual – Coverage sold directly to individuals and their families

Small Employer (2 - 50 Employees) – As defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Small Employer (3 - 25 Employees) – As defined by Missouri Law at section 379.930.2(28) RSMo.

Large Employer/Union (over 50 Employees) – As defined by the federal Health Insurance Portability and Accountability Act (HIPAA).

Number of Employers – Not applicable on page 18, for individual coverage.

Number of Enrollees – Equals the number of subscribers plus all dependents.

Direct Premium Written – The amount charged when a subscriber contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The amount of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Direct Losses Paid – The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred – The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. This includes estimated amounts for incurred-but-not-reported (IBNR) claims.

Medical Loss Ratio – Direct Losses Incurred divided by Direct Premiums Earned. In some cases, losses are allocated by the company across all markets, resulting in a consistent Medical Loss Ratio in all markets where the company has business.

Premium PMPM & Average PMPM – For the individual market, average premium per member, per month, is calculated by dividing total reported premium by total reported cumulative member months. For the group markets, average premium per member, per month, is calculated by assuming that every member reported at the end of the year was there for all 12 months of the year. Total premium is divided by the product of total membership times 12.

NOTE: The number of enrollees and employers is being reported as of December 31, 2006, while premium and loss information is being cumulatively reported for the entire calendar year of 2006. As a result, any company that did not have active enrollment at the end of the year may still have premium and loss information.

Individual Comprehensive Medical Expense Information ⁷

Health Maintenance Organization	Number of Enrollees	Cumulative Member Months	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Medical Premium PMPM
Blue Cross & Blue Shield of Kansas City	0	1,594	\$426,108	\$426,108	\$544,833	\$420,489	98.7%	\$267.32
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2	27	\$14,521	\$14,521	\$12,078	\$12,755	87.8%	\$537.81
CIGNA Healthcare of St. Louis, Inc.	1	15	\$3,751	\$3,751	\$3,081	\$3,054	81.4%	\$250.07
Good Health HMO, Inc. dba Blue-Care, Inc.	443	3,575	\$883,992	\$883,992	\$812,636	\$832,230	94.1%	\$247.27
Group Health Plan, Inc.	30	392	\$44,032	\$44,032	\$81,586	\$52,792	119.9%	\$112.33
HealthLink HMO, Inc. dba HealthLink HMO	61	732	\$39,296	\$39,296	\$32,913	\$36,646	93.3%	\$53.68
HMO Missouri, Inc. dba BlueChoice	2,923	39,493	\$12,971,509	\$12,971,509	\$10,273,015	\$9,992,872	77.0%	\$328.45
Humana Health Plan, Inc.	6	74	\$51,766	\$51,766	\$36,005	\$36,005	69.6%	\$699.54
All HMOs	3,466	45,902	\$14,434,975	\$14,434,975	\$11,796,147	\$11,386,843	78.9%	\$312.06

Large Employer Comprehensive Medical Expense Information ⁵

HIPAA Large Employer/Union Definition (over 50 employees)

Health Maintenance Organization	Number of Employers	Number of Enrollees	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Average Premium PMPM
Aetna Health, Inc.	237	10,536	\$40,710,406	\$40,710,406	\$38,227,639	\$37,530,541	92.2%	\$321.99
Blue Cross & Blue Shield of Kansas City	34	19,210	\$84,400,000	\$84,256,000	\$79,717,000	\$77,075,000	91.5%	\$365.50
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	57	3,711	\$10,101,084	\$10,101,084	\$8,401,978	\$8,872,499	87.8%	\$226.83
CIGNA Healthcare of St. Louis, Inc.	49	3,703	\$13,891,296	\$13,891,296	\$11,410,313	\$11,309,720	81.4%	\$312.61
Community Health Plan	16	7,416	\$31,898,596	\$31,898,596	\$35,051,602	\$33,510,136	105.1%	\$358.44
Coventry Health Care of Kansas, Inc.	95	43,771	\$135,021,879	\$135,021,879	\$105,146,520	\$106,605,262	79.0%	\$257.06
Cox Health Systems HMO, Inc.	23	4,045	\$11,442,616	\$11,442,616	\$11,185,141	\$11,526,827	100.7%	\$235.74
Good Health HMO, Inc. dba Blue-Care, Inc.	114	42,494	\$108,440,000	\$108,184,000	\$96,028,000	\$97,949,000	90.5%	\$212.16
Group Health Plan, Inc.	181	65,361	\$226,358,601	\$226,358,601	\$201,994,247	\$196,609,440	86.9%	\$288.60
HealthLink HMO, Inc. dba HealthLink HMO	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
HMO Missouri, Inc. dba Blue Choice	182	80,749	\$261,907,158	\$261,939,586	\$228,685,157	\$227,544,455	86.9%	\$270.32
Humana Health Plan, Inc.	352	15,355	\$61,409,905	\$61,409,905	\$51,324,025	\$52,707,014	85.8%	\$333.28
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	58	37,129	\$134,237,391	\$134,237,391	\$127,024,589	\$124,558,121	92.8%	\$301.29
United Healthcare of the Midwest, Inc.	15	25,283	\$120,467,286	\$120,474,049	\$101,718,941	\$95,684,357	79.4%	\$397.09
All HMOs	1,413	358,763	\$1,240,286,218	\$1,239,925,409	\$1,095,915,152	\$1,081,482,372	87.2%	\$288.01

Small Employer Comprehensive Medical Expense Information⁵

HIPAA Small Employer Definition (2-50 Employees)

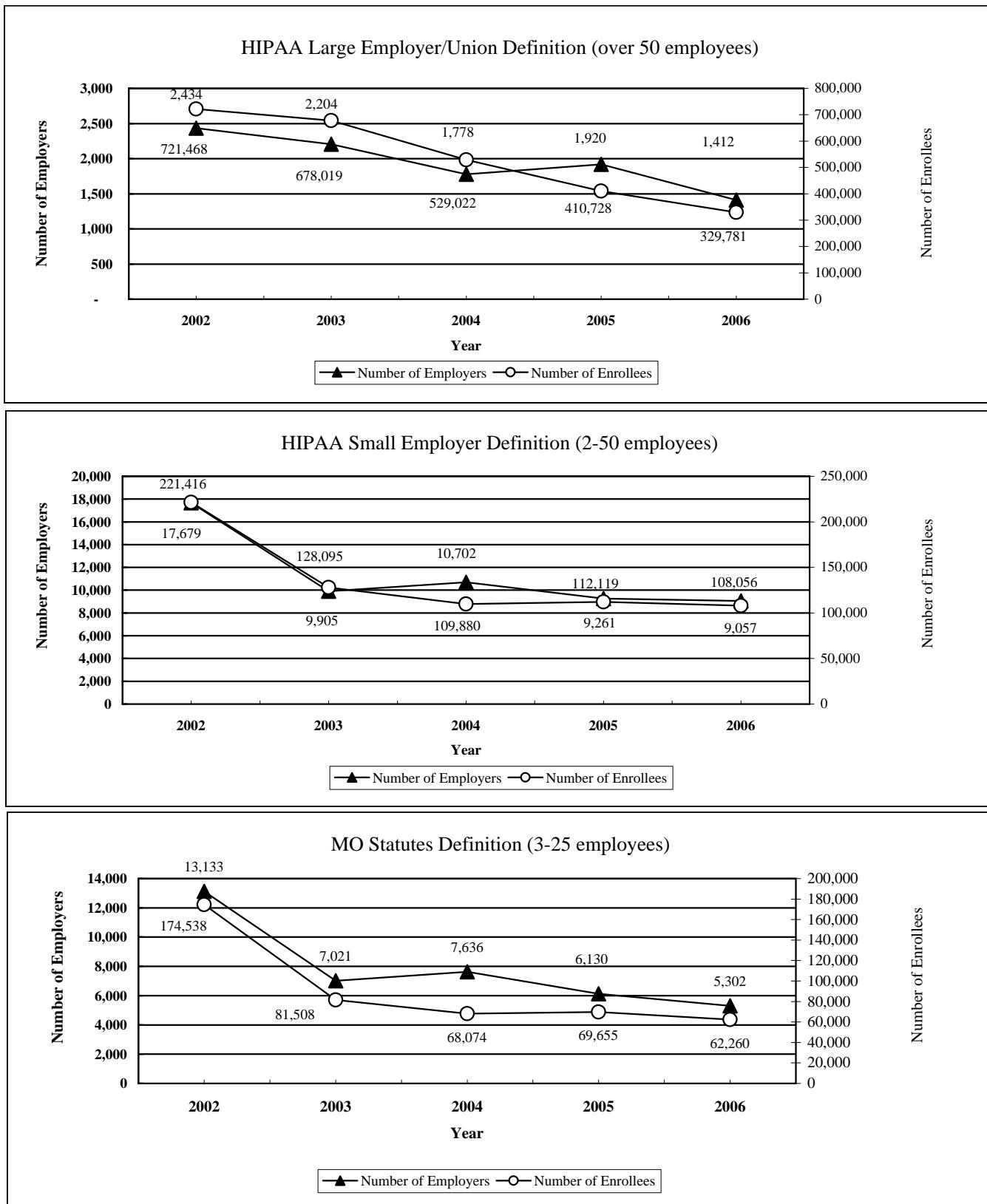
Health Maintenance Organization	as of 12/31/06		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Average Premium PMPM
	Number of Employers	Number of Enrollees						
Aetna Health, Inc.	125	1,751	\$6,133,884	\$6,133,884	\$4,946,984	\$4,786,401	78.0%	\$291.92
Blue Cross & Blue Shield of Kansas City	233	1,536	\$5,639,000	\$5,635,000	\$3,870,000	\$4,108,000	72.9%	\$305.72
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
CIGNA Healthcare of St. Louis, Inc.	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
Community Health Plan	144	2,734	\$9,639,958	\$9,639,958	\$9,549,722	\$9,129,040	94.7%	\$293.83
Coventry Health Care of Kansas, Inc.	1,670	23,665	\$59,159,690	\$59,159,690	\$41,148,031	\$42,571,325	72.0%	\$208.32
Cox Health Systems HMO, Inc.	130	3,309	\$9,362,141	\$9,362,141	\$9,151,479	\$9,431,040	100.7%	\$235.77
Good Health HMO, Inc. dba Blue-Care, Inc.	1,442	10,486	\$26,610,000	\$26,595,000	\$21,649,000	\$23,025,000	86.6%	\$211.35
Group Health Plan, Inc.	839	10,777	\$38,627,399	\$38,627,399	\$29,244,024	\$28,464,430	73.7%	\$298.69
HealthLink HMO, Inc. dba HealthLink HMO ²	2	34	\$9,824	\$9,824	\$8,228	\$9,162	93.3%	\$24.08
HMO Missouri, Inc. dba Blue Choice	3,989	48,590	\$123,216,851	\$123,241,451	\$97,387,936	\$97,038,405	78.7%	\$211.36
Humana Health Plan, Inc.	85	516	\$3,875,087	\$3,875,087	\$3,300,133	\$3,397,193	87.7%	\$625.82
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	219	2,795	\$9,025,566	\$9,025,566	\$6,685,505	\$6,555,691	72.6%	\$269.10
United Healthcare of the Midwest, Inc.	179	1,863	\$11,598,013	\$11,598,665	\$8,019,377	\$7,543,619	65.0%	\$518.82
All HMOs	9,057	108,056	\$302,897,413	\$302,903,665	\$234,960,419	\$236,059,307	77.9%	\$233.60

Small Employer Comprehensive Medical Expense Information⁵

MO Statutes Small Employer Definition (3-25 Employees)

Health Maintenance Organization	as of 12/31/06		Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Medical Loss Ratio	Average Premium PMPM
	Number of Employers	Number of Enrollees						
Aetna Health, Inc.	77	767	\$2,719,412	\$2,719,412	\$2,261,511	\$2,201,696	81.0%	\$295.46
Blue Cross & Blue Shield of Kansas City	131	829	\$2,967,000	\$2,965,000	\$2,214,000	\$2,351,000	79.3%	\$298.05
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
CIGNA Healthcare of St. Louis, Inc.	0	0	\$0	\$0	\$0	\$0	0.0%	\$0.00
Community Health Plan	128	1,588	\$5,732,528	\$5,732,528	\$5,777,131	\$5,523,069	96.3%	\$300.83
Coventry Health Care of Kansas, Inc.	367	8,303	\$19,792,416	\$19,792,416	\$15,468,425	\$15,567,601	78.7%	\$198.65
Cox Health Systems HMO, Inc.	81	1,250	\$3,536,809	\$3,536,809	\$3,457,225	\$3,562,837	100.7%	\$235.79
Good Health HMO, Inc. dba Blue-Care, Inc.	822	6,044	\$14,810,000	\$14,803,000	\$11,504,000	\$12,240,000	82.7%	\$204.10
Group Health Plan, Inc.	631	7,141	\$29,403,004	\$29,403,004	\$19,095,612	\$18,586,557	63.2%	\$343.12
HealthLink HMO, Inc. dba HealthLink HMO ²	2	34	\$9,824	\$9,824	\$8,228	\$9,162	93.3%	\$24.08
HMO Missouri, Inc. dba Blue Choice	2,729	33,202	\$84,194,074	\$84,210,883	\$66,545,177	\$66,306,342	78.7%	\$211.36
Humana Health Plan, Inc.	57	268	\$1,809,463	\$1,809,463	\$1,866,056	\$1,916,577	105.9%	\$562.64
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	139	1,597	\$5,157,466	\$5,157,466	\$4,011,303	\$3,933,414	76.3%	\$269.12
United Healthcare of the Midwest, Inc.	138	1,237	\$7,824,096	\$7,824,535	\$5,409,924	\$5,088,975	65.0%	\$527.12
All HMOs	5,302	62,260	\$177,956,091	\$177,964,339	\$137,618,592	\$137,287,230	77.1%	\$238.20

5 Year Large and Small Employer Coverage Trends¹



HMO Financial Information

The tables and charts in this section describe the financial operations of health maintenance organizations licensed and active in Missouri in 2006. The data is specific to the State of Missouri.

The first portion of the section pertains to the HMOs' Missouri market activities including:

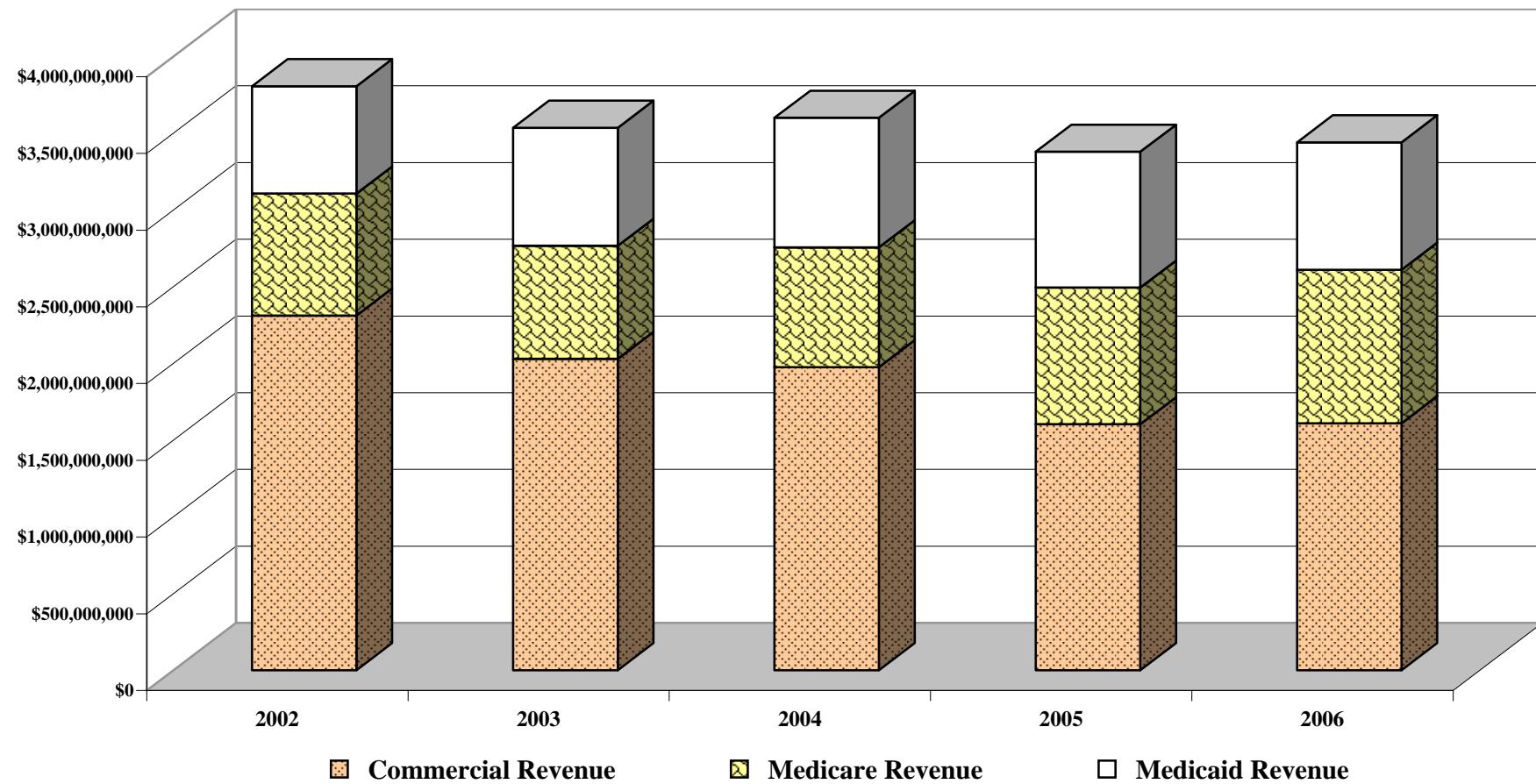
- Total Missouri premium by payment category (Commercial, Medicare, and Medicaid revenues) from 2002 to 2006;
- Missouri market shares by HMO and by holding company; and
- Commercial premiums per member per month (PMPM).

The second half of this section focuses on the HMOs' nationwide business experience. Core items are presented from each HMO's financial statement.

In addition, three tables depicting the business experience of the HMOs indicate the relative liquidity, efficiency and performance of each HMO. Included in these indicators are medical loss and administrative expense ratios, which are commonly tracked as measures of an HMO's cost-management effectiveness. Note that these ratios and indicators are dependent upon the model type, length of time in operations and accounting practices. If necessary, adjustments have been made (and noted) to maintain data comparability.

Though these ratios and indicators have been commonly accepted and often referred to in industry analyses, no benchmarks or target values have been established. The values shown for any one HMO relative to another are not meant to be interpreted as an endorsement or rating by the department. The information is intended to serve only as a basis for comparison, using commonly accepted industry measures.

Year End Missouri Premium Related Revenue Totals (2002 - 2006)⁴



Missouri Premium Related Revenue Totals and % Change¹³

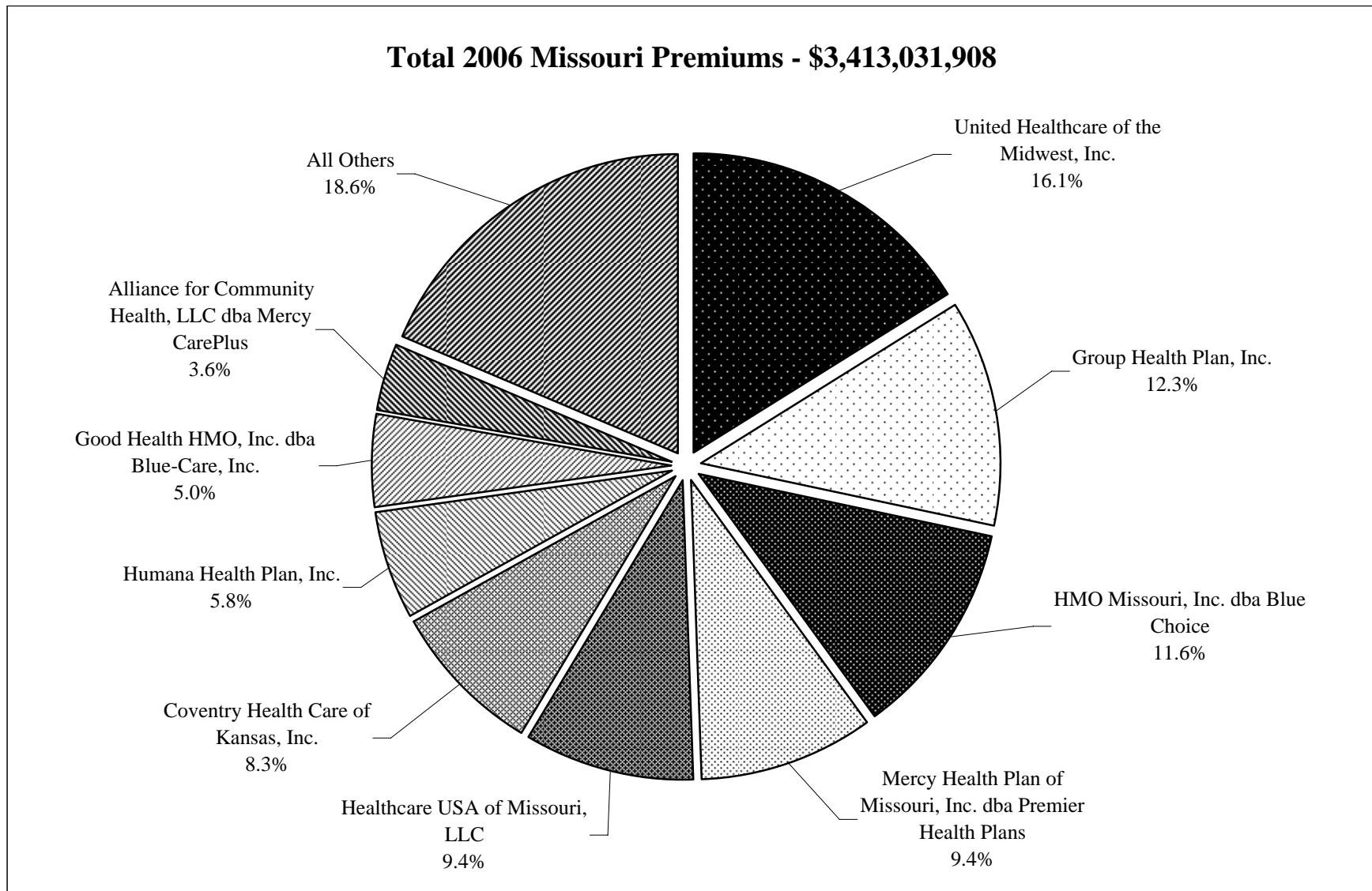
	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Commercial Revenue	\$2,311,942,386	\$2,029,833,615	-12.2%	\$1,975,374,683	-2.7%	\$1,603,071,204	-18.8%	\$1,609,932,208	0.4%
Medicare Revenue ³	\$794,680,084	\$736,302,901	-7.3%	\$780,728,897	6.0%	\$890,486,448	14.1%	\$999,928,985	12.3%
Medicaid Revenue	\$699,509,322	\$769,072,011	9.9%	\$844,582,928	9.8%	\$885,092,454	4.8%	\$830,626,305	-6.2%
Total Premium Revenue	\$3,806,131,792	\$3,535,208,527	-7.1%	\$3,600,686,508	1.9%	\$3,378,650,106	-6.2%	\$3,440,487,498	1.8%

2006 Missouri HMO Premium Related Data⁷

in descending order of 2006 Missouri Market Share

Health Maintenance Organization	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Premiums ³	Missouri Medicaid Premiums	Total Missouri Premiums	% Change in Premium Related Revenues (2005-2006) ⁶
United Healthcare of the Midwest, Inc.	16.1%	\$141,028,603	\$414,405,899	\$0	\$555,434,502	1.5%
Group Health Plan, Inc.	12.3%	\$262,911,772	\$160,060,040	\$0	\$422,971,812	-2.8%
HMO Missouri, Inc. dba Blue Choice	11.6%	\$398,152,546	\$0	\$0	\$398,152,546	16.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	9.4%	\$143,262,957	\$179,479,387	\$0	\$322,742,344	-15.3%
Healthcare USA of Missouri, LLC	9.4%	\$0	\$0	\$324,586,616	\$324,586,616	-5.7%
Coventry Health Care of Kansas, Inc.	8.3%	\$200,897,871	\$86,219,168	\$0	\$287,117,039	6.1%
Humana Health Plan, Inc.	5.8%	\$68,083,625	\$130,804,109	\$0	\$198,887,734	24.2%
Good Health HMO, Inc. dba Blue-Care, Inc.	5.0%	\$172,053,508	\$0	\$0	\$172,053,508	17.3%
Alliance for Community Health, LLC dba Mercy CarePlus	3.6%	\$0	\$0	\$124,469,611	\$124,469,611	44.5%
Blue Cross & Blue Shield of Kansas City	2.6%	\$90,316,851	\$0	(\$34,567)	\$90,282,284	-34.1%
Children's Mercy's Family Health Partners, Inc.	2.8%	\$0	\$0	\$97,080,424	\$97,080,424	-11.6%
FirstGuard Health Plan, Inc.	2.3%	\$0	\$0	\$79,781,752	\$79,781,752	-10.0%
Missouri Care, LC	2.2%	\$0	\$0	\$76,281,123	\$76,281,123	-1.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	2.1%	\$0	\$0	\$72,828,134	\$72,828,134	97.9%
Community Health Plan	1.2%	\$41,538,554	\$0	\$0	\$41,538,554	-30.3%
Mercy MC + Inc.	1.5%	\$0	\$0	\$52,054,682	\$52,054,682	-0.4%
Aetna Health, Inc.	1.4%	\$46,830,469	\$0	\$0	\$46,830,469	-18.0%
Essence, Inc.	0.8%	\$0	\$28,960,382	\$0	\$28,960,382	128.0%
Cox Health Systems HMO, Inc.	0.6%	\$20,804,757	\$0	\$0	\$20,804,757	75.0%
CIGNA Healthcare of St. Louis, Inc.	0.4%	\$13,895,047	\$0	\$0	\$13,895,047	1.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0.3%	\$10,106,528	\$0	\$0	\$10,106,528	36.8%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0.1%	\$0	\$0	\$3,578,530	\$3,578,530	0.0%
HealthLink HMO, Inc. dba HealthLink HMO ²	0.0%	\$49,120	\$0	\$0	\$49,120	-23.1%
All HMOs with Missouri Premiums in 2006	100.0%	\$1,609,932,208	\$999,928,985	\$830,626,305	\$3,440,487,498	1.8%

2006 Missouri HMO Premium Related Market Shares⁷



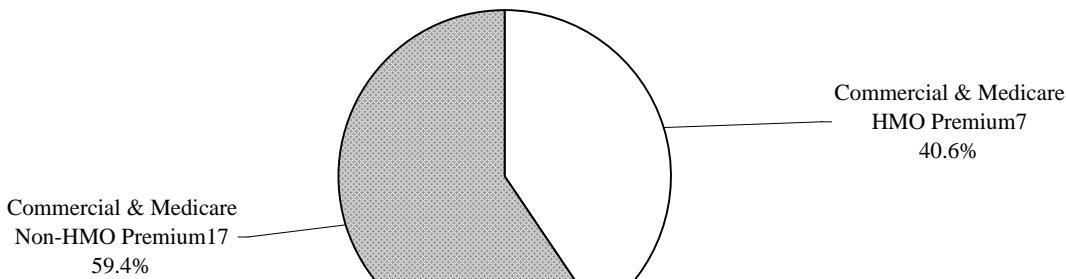
2006 HMO & Non-HMO Major Medical Health Plan Premium

includes Commercial and Medicare premium

HMO & Non-HMO Major Medical Health Plans Premiums in 2006

	Premiums	Market Share
Commercial & Medicare HMO Premium ⁷	\$2,609,861,193	40.6%
Commercial & Medicare Non-HMO Premium ¹⁷	\$3,822,095,422	59.4%
TOTALS	\$6,431,956,615	

Commercial Health Coverage Market: Earned Premiums



□ Commercial & Medicare HMO Premium ■ Commercial & Medicare Non-HMO Premium

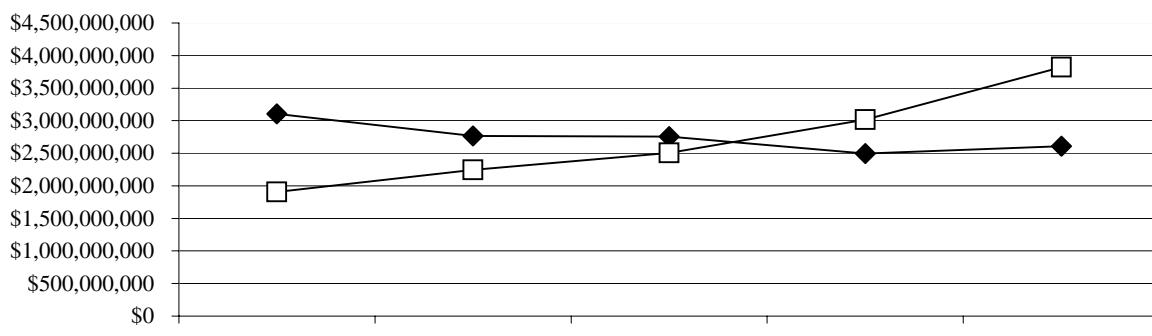
HMO & Non-HMO Historical Premium (2002 - 2006)

includes Commercial and Medicare premium

HMO & Non-HMO Premium Membership

	2002	2003	2004	2005	2006
Commercial & Medicare HMO Premium ⁴	\$3,106,622,470	\$2,766,136,516	\$2,756,103,580	\$2,493,557,652	\$2,609,861,193
Commercial & Medicare Non-HMO Premium ¹⁷	\$1,907,912,086	\$2,243,368,901	\$2,503,901,397	\$3,018,019,815	\$3,822,095,422
TOTALS	\$5,014,534,556	\$5,009,505,417	\$5,260,004,977	\$5,511,577,467	\$6,431,956,615

Historical Premiums



◆— Commercial & Medicare HMO Premium □— Commercial & Medicare Non-HMO Premium

Top 5 Market Share HMOs by Year ⁴

2002 United Healthcare of the Midwest, Inc.

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Group Health Plan, Inc.

Coventry Health Care of Kansas, Inc.

Healthcare USA of Missouri, LLC

2003 United Healthcare of the Midwest, Inc.

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Group Health Plan, Inc.

Healthcare USA of Missouri, LLC

Coventry Health Care of Kansas, Inc.

2004 United Healthcare of the Midwest, Inc.

Group Health Plan, Inc.

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Healthcare USA of Missouri, LLC

HMO Missouri, Inc. dba Blue Choice

2005 United Healthcare of the Midwest, Inc.

Group Health Plan, Inc.

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Healthcare USA of Missouri, LLC

HMO Missouri, Inc. dba Blue Choice

2006 United Healthcare of the Midwest, Inc.

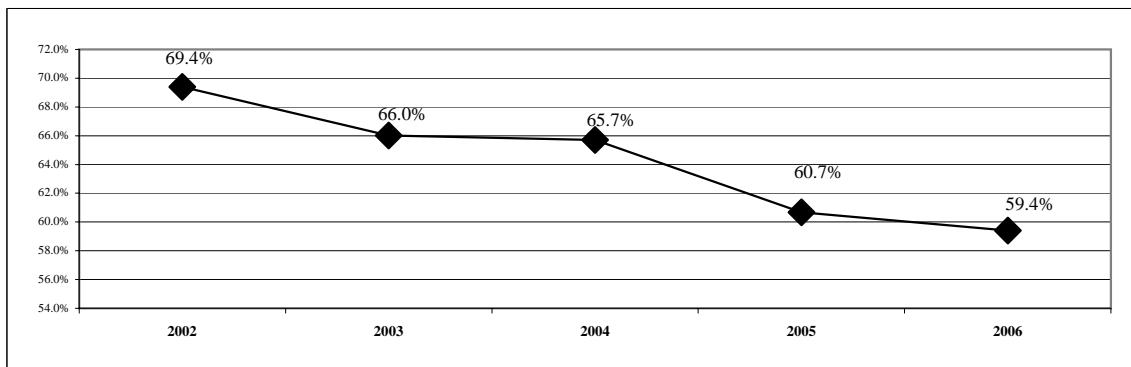
Group Health Plan, Inc.

HMO Missouri, Inc. dba Blue Choice

Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Healthcare USA of Missouri, LLC

Historical Missouri Market Concentration for the Top 5 HMOs Based on Premium



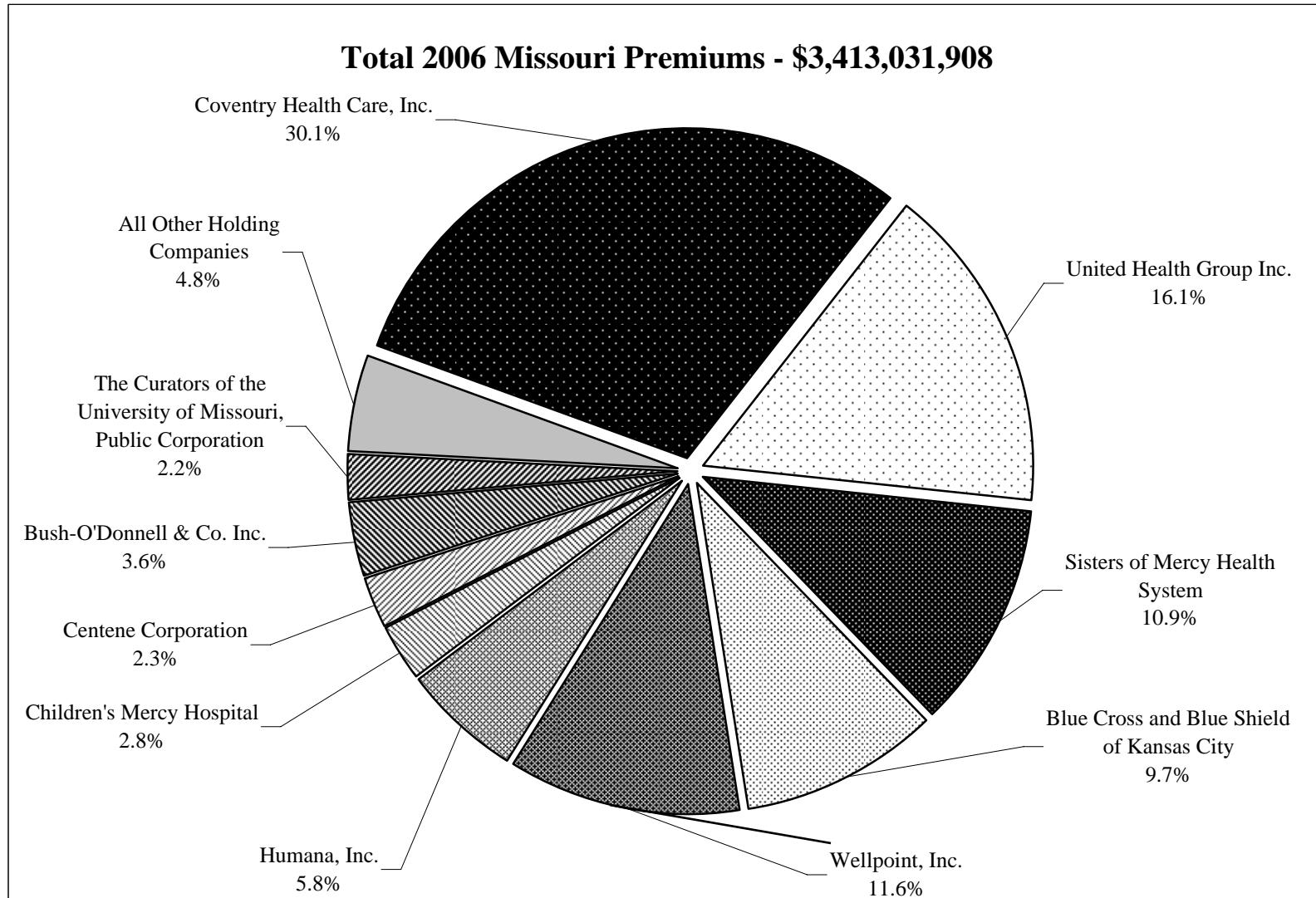
2006 Missouri HMO Premium Related Data by Holding Company ^{7,15}

in descending order of 2006 Missouri Market Share

Holding Companies	Missouri Market Share	Missouri Commercial Premiums	Missouri Medicare Revenue ³	Missouri Medicaid Revenue	Total MO Premium Related Revenues	% Change in Premium Related Revenues (2005-2006) ⁶
Coventry Health Care, Inc.	30.1%	\$463,809,643	\$246,279,208	\$324,586,616	\$1,034,675,467	-1.5%
United Health Group Inc.	16.1%	\$141,028,603	\$414,405,899	\$0	\$555,434,502	1.5%
Sisters of Mercy Health System	10.9%	\$143,262,957	\$179,479,387	\$52,054,682	\$374,797,026	-13.5%
Blue Cross and Blue Shield of Kansas City	9.7%	\$262,370,359	\$0	\$72,793,567	\$335,163,926	4.6%
Wellpoint, Inc.	11.6%	\$398,201,666	\$0	\$0	\$398,201,666	16.2%
Humana, Inc.	5.8%	\$68,083,625	\$130,804,109	\$0	\$198,887,734	24.2%
Children's Mercy Hospital	2.8%	\$0	\$0	\$97,080,424	\$97,080,424	-11.6%
Centene Corporation	2.3%	\$0	\$0	\$79,781,752	\$79,781,752	-10.0%
Bush-O'Donnell & Co. Inc.	3.6%	\$0	\$0	\$124,469,611	\$124,469,611	44.5%
The Curators of the University of Missouri, Public Corporation	2.2%	\$0	\$0	\$76,281,123	\$76,281,123	-1.8%
Heartland Health	1.2%	\$41,538,554	\$0	\$0	\$41,538,554	-30.3%
Aetna, Inc.	1.4%	\$46,830,469	\$0	\$0	\$46,830,469	-18.0%
CIGNA Corporation	0.7%	\$24,001,575	\$0	\$0	\$24,001,575	13.5%
Cox Health	0.6%	\$20,804,757	\$0	\$0	\$20,804,757	75.0%
WellCare Health Plans, Inc.	0.1%	\$0	\$0	\$3,578,530	\$3,578,530	N/A
American Multispecialty Group, Inc.	0.8%	\$0	\$28,960,382	\$0	\$28,960,382	128.0%
All HMO Subsidiaries with MO Premiums in 2006	100.0%	\$1,609,932,208	\$999,928,985	\$830,626,305	\$3,440,487,498	1.8%

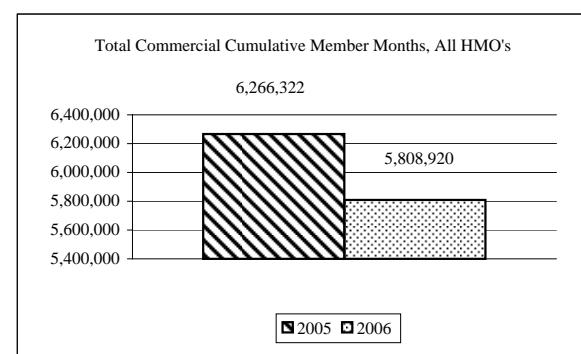
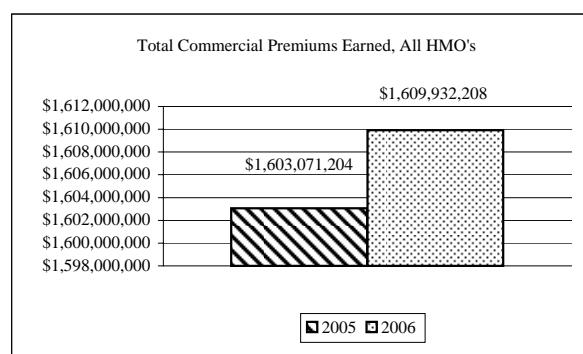
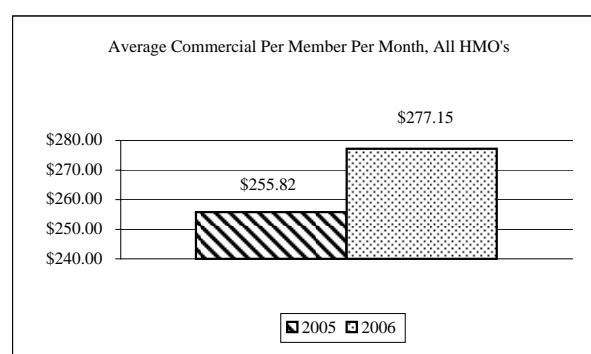
2006 Missouri HMO Premium Based Market Shares^{7,15}

by Holding Company



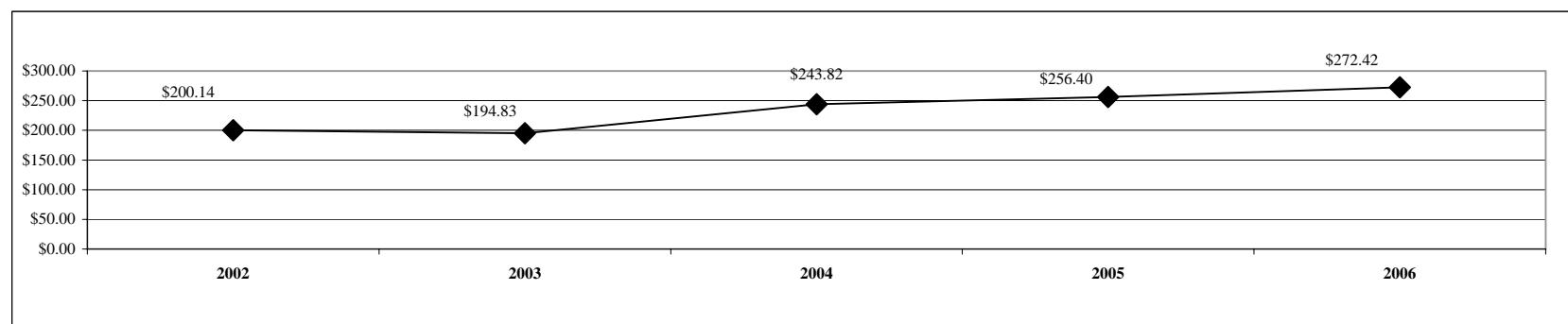
Missouri Commercial Premiums Per Member Per Month ⁷

Health Maintenance Organization	Commercial Premiums Per Member Per Month (PMPM)			Commercial Premiums Earned		Commercial Cumulative Member Months	
	2006	2005	% Change ⁶	2006	2005	2006	2005
Aetna Health, Inc.	\$263.05	\$252.26	4.3%	\$46,830,469	\$57,088,353	178,026	226,309
Blue Cross & Blue Shield of Kansas City	\$288.09	\$261.92	10.0%	\$90,316,851	\$98,363,115	313,506	375,540
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$259.55	\$236.70	9.7%	\$10,106,528	\$7,387,206	38,939	31,209
CIGNA Healthcare of St. Louis, Inc.	\$310.41	\$294.48	5.4%	\$13,895,047	\$13,752,354	44,763	46,700
Community Health Plan	\$323.99	\$295.29	9.7%	\$41,538,554	\$59,614,217	128,210	201,883
Coventry Health Care of Kansas, Inc.	\$252.31	\$242.27	4.1%	\$200,897,871	\$176,873,214	796,231	730,068
Cox Health Systems HMO, Inc.	\$234.77	\$236.23	-0.6%	\$20,804,757	\$11,889,495	88,618	50,331
Good Health HMO, Inc. dba Blue-Care, Inc.	\$301.32	\$278.90	8.0%	\$172,053,508	\$146,720,815	570,999	526,067
Group Health Plan, Inc.	\$261.19	\$244.80	6.7%	\$262,911,772	\$313,937,528	1,006,578	1,282,436
HealthLink HMO, Inc. dba HealthLink HMO ²	\$43.09	\$61.34	-29.8%	\$49,120	\$63,860	1,140	1,041
HMO Missouri, Inc. dba Blue Choice	\$251.89	\$235.95	6.8%	\$398,152,546	\$342,715,454	1,580,633	1,452,464
Humana Health Plan, Inc.	\$493.66	\$256.52	92.4%	\$68,083,625	\$47,832,921	137,915	186,467
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$280.40	\$259.56	8.0%	\$143,262,957	\$154,101,357	510,924	593,700
United Healthcare of the Midwest, Inc.	\$341.94	\$315.19	8.5%	\$141,028,603	\$172,729,643	412,438	548,013
Withdrawn HMO's	\$0.00	\$258.02	0.0%	\$0	\$1,672	0	14,094
All HMOs with Missouri Premiums in Each Year	\$277.15	\$255.82	8.3%	\$1,609,932,208	\$1,603,071,204	\$5,808,920	\$6,266,322



Missouri Commercial Premiums Per Member Per Month (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006)
Aetna Health, Inc.	\$173.03	\$215.91	\$231.59	\$252.26	\$263.05	52.0%
Blue Cross & Blue Shield of Kansas City	\$192.71	\$219.33	\$236.91	\$261.92	\$288.09	49.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$192.43	\$238.83	\$237.97	\$236.70	\$259.55	34.9%
CIGNA Healthcare of St. Louis, Inc.	\$254.45	\$289.52	\$332.68	\$294.48	\$310.41	22.0%
Community Health Plan	\$216.27	\$243.31	\$271.94	\$295.29	\$323.99	49.8%
Coventry Health Care of Kansas, Inc.	\$157.80	\$209.38	\$230.57	\$242.27	\$252.31	59.9%
Cox Health Systems HMO, Inc.	\$201.47	\$242.51	\$241.32	\$236.23	\$234.77	16.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$222.87	\$235.66	\$260.52	\$278.90	\$301.32	35.2%
Group Health Plan, Inc.	\$223.66	\$202.83	\$221.97	\$244.80	\$261.19	16.8%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$175.69	\$91.25	\$63.81	\$61.34	\$43.09	-75.5%
HMO Missouri, Inc. dba Blue Choice	\$178.02	\$210.14	\$226.64	\$235.95	\$251.89	41.5%
Humana Health Plan, Inc.	\$192.25	\$224.44	\$325.90	\$256.52	\$294.59	53.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$192.29	\$215.64	\$243.12	\$259.56	\$280.40	45.8%
United Healthcare of the Midwest, Inc.	\$211.62	\$146.30	\$281.97	\$315.19	\$341.94	61.6%
Withdrawn HMO's	\$196.20	\$221.52	\$258.02	\$0.00	\$0.00	-100.0%
All HMOs with Missouri Premiums in Each Year	\$200.14	\$194.83	\$243.82	\$256.40	\$272.42	36.1%



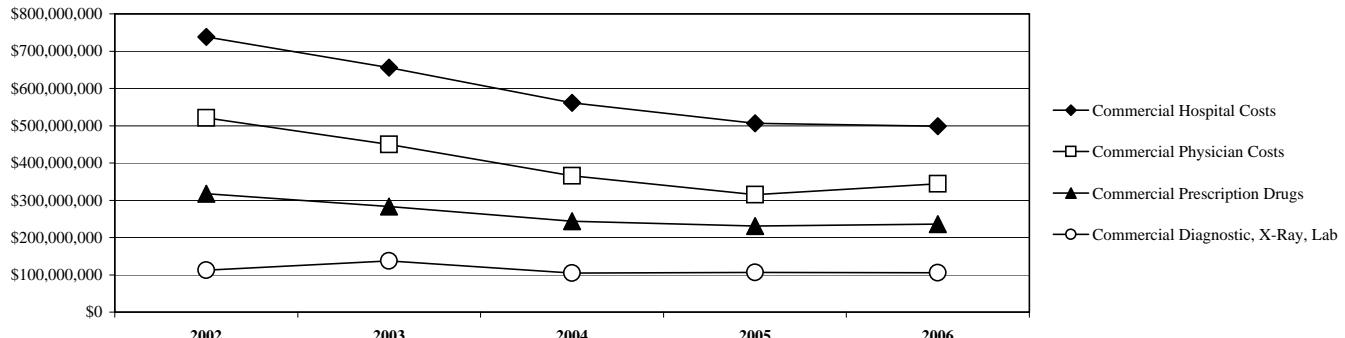
Missouri HMO Cost Comparisons

Cost data are collected quarterly for all HMOs. All cost data are from the Annual Managed Care Supplemental Data Filing, Cost of Services Table for 2006.

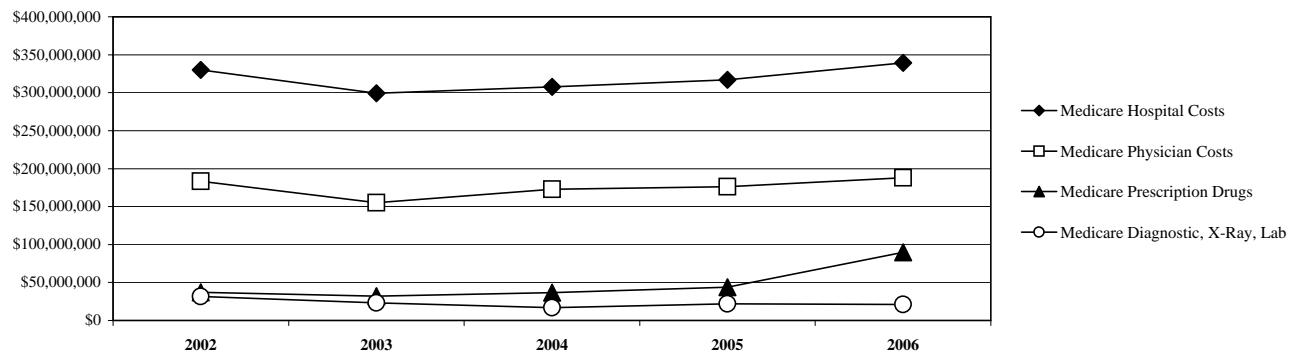
This information shows how dollars are spent on different categories of health care. Historically, hospital costs represent the largest percentage of all medical costs. Partly because of its incentives to get preventive care before hospitalization is necessary, managed care was promoted as the most effective solution for addressing rapidly rising medical costs found during the 1970s to the early 1990s. As the data on these pages show, Missouri's commercial HMOs spend proportionally more on pharmacy and outpatient physician care and proportionally less on inpatient hospital care compared to Medicare and Medicaid HMOs.

In recent years, rising pharmaceutical costs have received considerable attention. While dramatic increases have occurred in drug-related spending, health policy analysts tend to see pharmaceutical spending as an important 'release valve' slowing the rising cost of hospital care. (See "Outpatient Prescription Drug Expenses in the U.S. Community Population, 2003, Medical Expenditure Panel Survey Chartbook No. 16" published by the U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality.) In fact, some HMOs actually spend more on prescription drugs than on inpatient hospital costs.

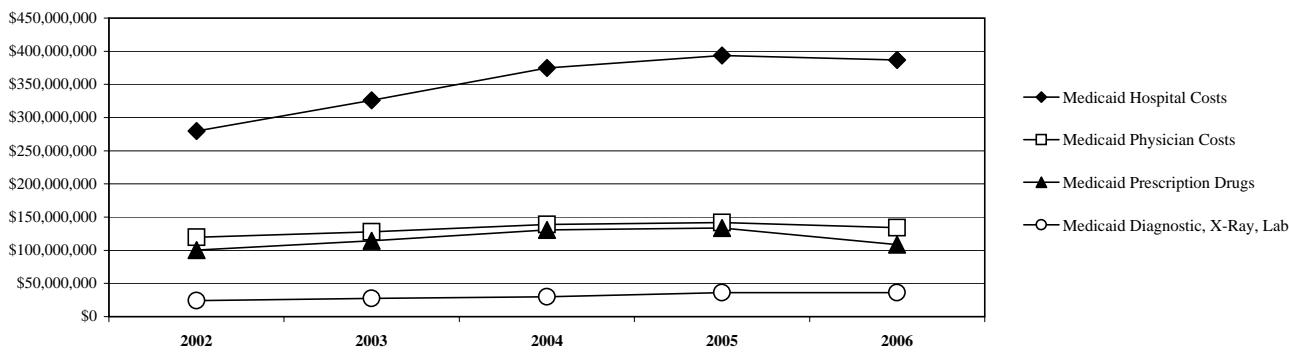
Costs of Services by Product Type ¹



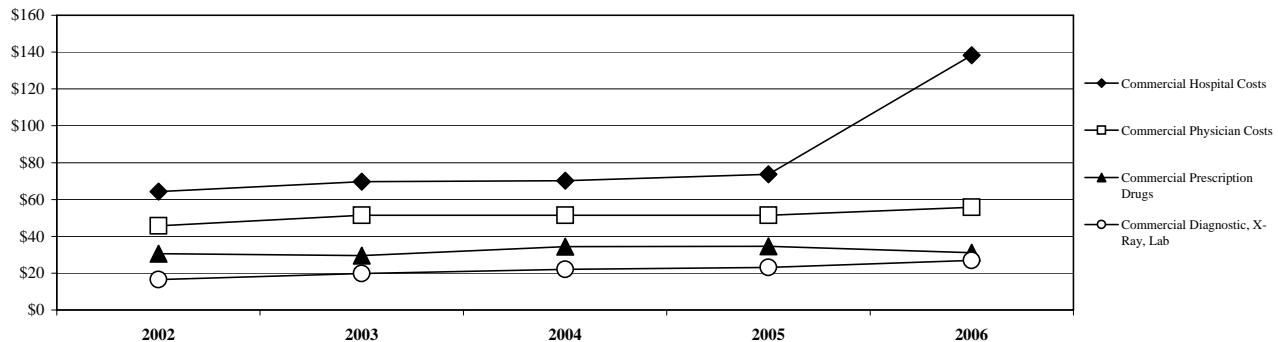
Commercial	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Hospital Costs ¹⁰	\$738,369,469	\$655,587,650	-11.2%	\$560,960,191	-14.4%	\$506,378,563	-9.7%	\$498,911,048	-1.5%
Physician Costs	\$521,146,632	\$449,623,017	-13.7%	\$365,703,511	-18.7%	\$315,438,850	-13.7%	\$344,502,568	9.2%
Prescription Drugs	\$317,743,007	\$283,277,423	-10.8%	\$243,529,434	-14.0%	\$230,908,467	-5.2%	\$235,866,379	2.1%
Diagnostic, X-Ray, Lab	\$112,687,420	\$137,525,076	22.0%	\$105,132,004	-23.6%	\$106,450,564	1.3%	\$105,574,857	-0.8%



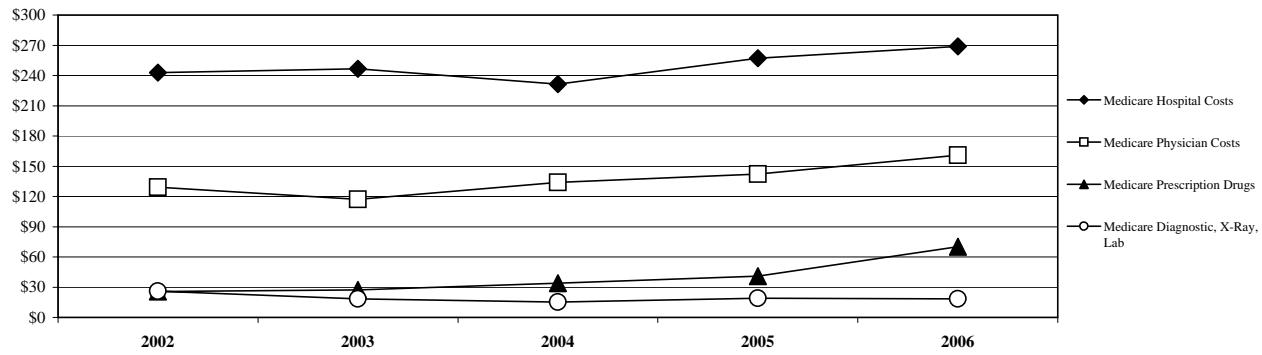
Medicare ³	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Hospital Costs ¹⁰	\$329,878,110	\$299,195,973	-9.3%	\$307,842,386	2.9%	\$316,903,319	2.9%	\$339,120,315	7.0%
Physician Costs	\$183,181,283	\$155,059,713	-15.4%	\$172,803,381	11.4%	\$176,066,876	1.9%	\$187,862,338	6.7%
Prescription Drugs	\$37,155,093	\$31,887,499	-14.2%	\$36,479,475	14.4%	\$43,917,932	20.4%	\$89,650,669	104.1%
Diagnostic, X-Ray, Lab	\$31,593,281	\$23,286,057	-26.3%	\$16,957,007	-27.2%	\$21,835,715	28.8%	\$21,133,155	-3.2%



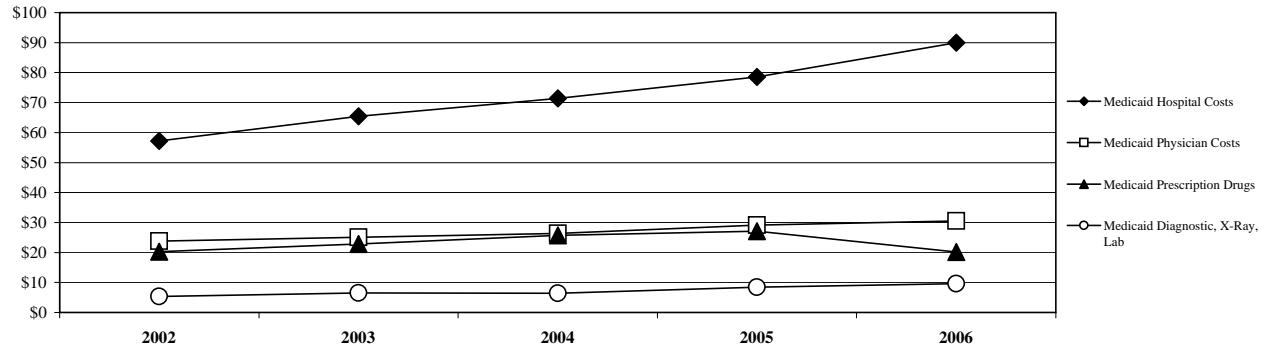
Cost Per Member Per Month by Product Type ¹



Commercial	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Hospital Costs ¹⁰	\$64.28	\$69.75	8.5%	\$70.19	0.6%	\$73.64	4.9%	\$138.29	87.8%
Physician Costs	\$45.63	\$51.48	12.8%	\$51.37	-0.2%	\$51.50	0.2%	\$55.80	8.4%
Prescription Drugs	\$30.62	\$29.56	-3.5%	\$34.44	16.5%	\$34.57	0.4%	\$31.17	-9.8%
Diagnostic, X-Ray, Lab	\$16.52	\$19.84	20.1%	\$22.02	11.0%	\$23.06	4.7%	\$26.89	16.6%



Medicare ³	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Hospital Costs ¹⁰	\$242.98	\$246.67	1.5%	\$231.55	-6.1%	\$257.02	11.0%	\$268.92	4.6%
Physician Costs	\$129.16	\$117.22	-9.2%	\$133.99	14.3%	\$142.24	6.2%	\$160.86	13.1%
Prescription Drugs	\$25.82	\$27.22	5.4%	\$34.09	25.2%	\$40.94	20.1%	\$70.14	71.3%
Diagnostic, X-Ray, Lab	\$26.15	\$18.50	-29.3%	\$15.23	-17.7%	\$19.00	24.8%	\$18.45	-2.9%



Medicaid	2002	2003	% Change (2002-2003) ⁶	2004	% Change (2003-2004) ⁶	2005	% Change (2004-2005) ⁶	2006	% Change (2005-2006) ⁶
Hospital Costs ¹⁰	\$57.24	\$65.47	14.4%	\$71.40	9.1%	\$78.52	10.0%	\$90.02	14.6%
Physician Costs	\$23.76	\$25.12	5.7%	\$26.34	4.9%	\$29.10	10.5%	\$30.52	4.9%
Prescription Drugs	\$20.30	\$22.85	12.6%	\$25.69	12.4%	\$27.11	5.5%	\$20.22	-25.4%
Diagnostic, X-Ray, Lab	\$5.34	\$6.48	21.3%	\$6.44	-0.6%	\$8.40	30.4%	\$9.59	14.1%

2006 Missouri Costs of Services for Commercial Business

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Chiropractic Visits	Prostheses & Expenses	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Aetna Health, Inc.	\$8,726,932	\$3,732,392	\$7,640,611	\$900,831	\$4,924,258	\$1,325,093	\$186,458	\$0	\$335,519	\$78,589	\$7,423,177	\$9,556,029	\$44,829,890	\$336,598	\$44,493,292
Blue Cross & Blue Shield of Kansas City	\$13,971,106	\$10,142,504	\$14,213,179	\$3,587,354	\$18,682,452	\$4,969,113	\$475,267	\$94,804	\$429,498	\$1,720,017	\$10,574,045	\$1,506,413	\$80,365,752	\$1,897,347	\$78,468,405
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$1,753,237	\$1,178,105	\$1,391,226	\$54,255	\$1,321,565	\$473,144	\$6,766	\$373	\$134,763	\$194,830	\$1,131,724	\$122,409	\$7,762,399	\$405,842	\$7,356,557
CIGNA Healthcare of St. Louis, Inc.	\$1,821,253	\$1,737,958	\$2,896,340	\$42,447	\$1,991,192	\$463,260	\$18,228	\$3,264	\$112,900	\$284,551	\$1,298,608	\$231,145	\$10,901,145	\$492,354	\$10,408,791
Community Health Plan	\$8,778,060	\$5,961,436	\$4,735,317	\$1,500,008	\$5,754,213	\$1,722,204	\$257,731	\$0	\$269,946	\$128,963	\$7,292,837	\$1,065,828	\$37,466,543	\$185,890	\$37,280,653
Coventry Health Care of Kansas, Inc.	\$35,809,691	\$26,175,110	\$25,304,611	\$9,077,774	\$41,926,826	\$8,112,756	\$472,921	\$38,663	\$1,200,149	\$1,971,933	\$1,478,740	\$1,199,498	\$152,768,672	\$4,705,875	\$148,062,797
Cox Health Systems HMO, Inc.	\$4,379,152	\$4,011,371	\$3,383,130	\$1,196,353	\$3,631,140	\$776,356	\$67,139	\$0	\$6,052	\$50,140	\$1,009,458	\$544,340	\$19,054,631	\$15,232	\$19,039,399
Good Health HMO, Inc. dba Blue-Care, Inc.	\$22,549,591	\$17,773,091	\$35,217,214	\$6,496,540	\$33,278,957	\$9,124,986	\$1,407,615	\$102,461	\$738,521	\$3,335,769	\$17,546,073	\$2,598,348	\$150,169,166	\$3,509,459	\$146,659,707
Group Health Plan, Inc.	\$51,681,304	\$47,427,161	\$40,358,113	\$11,218,923	\$54,149,192	\$8,552,415	\$764,426	\$0	\$915,064	\$1,944,512	\$3,304,388	\$4,532,835	\$224,848,333	\$4,894,266	\$219,954,066
HealthLink HMO, Inc. dba HealthLink HMO	\$917,296	\$1,022	\$33,335	\$25,333	\$31,531	\$5,585	\$2,207	\$0	\$0	\$2,451	\$65,342	\$9,435	\$1,093,536	\$7,806	\$1,085,730
HMO Missouri, Inc. dba Blue Choice	\$63,232,336	\$39,822,528	\$65,145,355	\$13,412,902	\$66,652,201	\$12,195,596	\$1,968,176	\$0	\$2,366,238	\$2,968,407	\$33,143,077	\$17,213,348	\$318,120,164	\$3,911,092	\$314,209,071
Humana Health Plan, Inc.	\$5,719,597	\$5,394,829	\$7,440,830	\$2,588,994	\$10,458,262	\$1,224,962	\$80,012	\$0	\$474,624	\$596,985	\$4,354,483	\$2,904,961	\$41,238,539	\$1,142,069	\$40,096,470
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$28,822,447	\$23,196,142	\$20,055,254	\$6,982,765	\$32,646,063	\$3,130,989	\$560,741	\$15	\$571,869	\$321,960	\$11,903,347	\$2,034,383	\$130,225,974	\$251,657	\$129,974,317
United Healthcare of the Midwest, Inc.	\$7,577,006	\$3,620,549	\$8,051,864	\$2,263,017	\$9,707,221	\$921,384	\$501,184	\$0	\$472,693	\$472,693	\$5,049,559	\$1,702,458	\$40,339,629	\$1,177,999	\$39,161,630
Totals	\$255,739,008	\$190,174,198	\$235,866,379	\$59,347,496	\$285,155,072	\$52,997,842	\$6,768,871	\$239,579	\$8,027,837	\$14,071,801	\$105,574,857	\$45,221,430	\$1,259,184,372	\$22,933,487	\$1,236,250,885

2006 Missouri Per Member Per Month Costs for Commercial Business

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Chiropractic Visits	Prostheses & Expenses	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Aetna Health, Inc.	\$47.66	\$20.38	\$41.72	\$4.92	\$26.89	\$7.24	\$1.02	\$0.00	\$1.83	\$0.43	\$40.54	\$52.18	\$244.81	\$1.84	\$242.97
Blue Cross & Blue Shield of Kansas City	\$44.55	\$32.34	\$45.32	\$11.44	\$59.57	\$15.84	\$1.52	\$0.30	\$1.37	\$5.48	\$33.72	\$4.80	\$256.25	\$6.05	\$250.20
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$45.45	\$30.54	\$36.06	\$1.41	\$34.26	\$12.26	\$0.18	\$0.01	\$3.49	\$5.05	\$29.34	\$3.17	\$201.21	\$10.52	\$190.69
CIGNA Healthcare of St. Louis, Inc.	\$40.93	\$39.06	\$65.09	\$0.95	\$44.75	\$10.41	\$0.41	\$0.07	\$2.54	\$6.39	\$29.18	\$5.19	\$244.99	\$11.06	\$233.92
Community Health Plan	\$66.54	\$45.19	\$35.90	\$11.37	\$43.62	\$13.06	\$1.95	\$0.00	\$2.05	\$0.98	\$55.28	\$8.08	\$284.02	\$1.41	\$282.61
Coventry Health Care of Kansas, Inc.	\$45.01	\$32.90	\$31.81	\$11.41	\$52.70	\$10.20	\$0.59	\$0.05	\$1.51	\$2.48	\$1.86	\$1.51	\$192.01	\$5.91	\$186.10
Cox Health Systems HMO, Inc.	\$46.00	\$42.14	\$35.54	\$12.57	\$38.14	\$8.16	\$0.71	\$0.00	\$0.06	\$0.53	\$10.60	\$5.72	\$200.16	\$0.16	\$200.00
Good Health HMO, Inc. dba Blue-Care, Inc.	\$39.51	\$31.14	\$61.71	\$11.38	\$58.31	\$15.99	\$2.47	\$0.18	\$1.29	\$5.85	\$30.74	\$4.55	\$263.13	\$6.15	\$256.98
Group Health Plan, Inc.	\$51.72	\$47.47	\$40.39	\$11.23	\$54.19	\$8.56	\$0.77	\$0.00	\$0.92	\$1.95	\$3.31	\$4.54	\$225.03	\$4.90	\$220.13
HealthLink HMO, Inc. dba HealthLink HMO ²	\$788.06	\$0.88	\$28.64	\$21.76	\$27.09	\$4.80	\$1.90	\$0.00	\$0.00	\$2.11	\$56.14	\$8.11	\$939.46	\$6.71	\$932.76
HMO Missouri, Inc. dba Blue Choice	\$40.01	\$25.20	\$41.22	\$8.49	\$42.17	\$7.72	\$1.25	\$0.00	\$1.50	\$1.88	\$20.97	\$10.89	\$201.27	\$2.47	\$198.80
Humana Health Plan, Inc.	\$35.14	\$33.14	\$45.72	\$15.91	\$64.25	\$7.53	\$0.49	\$0.00	\$0.00	\$3.67	\$26.75	\$17.85	\$253.36	\$7.02	\$246.35
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$56.58	\$45.53	\$39.37	\$13.71	\$64.08	\$6.15	\$1.10	\$0.00	\$1.12	\$0.63	\$23.37	\$3.99	\$255.63	\$0.49	\$255.13
United Healthcare of the Midwest, Inc.	\$21.93	\$10.48	\$23.31	\$6.55	\$28.10	\$2.67	\$1.45	\$0.00	\$1.37	\$1.37	\$14.62	\$4.93	\$116.78	\$3.41	\$113.37
Averages	\$97.79	\$31.17	\$40.84	\$10.22	\$45.58	\$9.33	\$1.13	\$0.04	\$1.36	\$2.77	\$26.89	\$9.68	\$277.01	\$4.86	\$272.14

2006 Missouri Costs of Services for Medicare & Medicaid

Medicare

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Chiropractic Visits	Prostheses & Expenses	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Coventry Health Care of Kansas, Inc.	\$22,428,110	\$7,472,329	\$9,408,172	\$4,037,553	\$15,491,919	\$1,446,671	\$5,117	\$0	\$350,298	\$89,104	\$295,756	\$762,667	\$61,787,696	\$329,659	\$61,458,037
Essence, Inc.	\$6,216,130	\$1,890,681	\$3,179,203	\$1,086,822	\$6,910,670	\$349,263	\$415	\$0	\$63,371	\$63,371	\$278,794	\$1,805,652	\$21,844,372	\$2,819,860	\$19,024,512
Group Health Plan, Inc.	\$51,632,904	\$20,993,292	\$14,803,041	\$6,329,530	\$28,048,686	\$1,465,554	\$19,762	\$0	\$168,090	\$357,192	\$1,363,148	\$2,901,006	\$128,082,204	\$5,098,210	\$122,983,994
Humana Health Plan, Inc.	\$25,547,912	\$6,591,073	\$11,763,452	\$6,511,860	\$15,150,567	\$905,966	\$13,368	\$0	\$1,074,612	\$245,009	\$8,320,773	\$8,195,218	\$84,319,811	\$4,353,469	\$79,966,341
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$45,366,627	\$18,599,471	\$21,428,328	\$7,757,312	\$26,564,689	\$1,248,436	\$133,533	\$0	\$430,966	\$200,035	\$9,067,771	\$5,596,524	\$136,393,691	\$192,560	\$136,201,131
United Healthcare of the Midwest, Inc.	\$86,966,459	\$38,013,889	\$29,068,474	\$19,521,670	\$50,451,058	\$1,985,549	\$14,754	\$0	\$1,630,343	\$1,630,343	\$1,806,913	\$5,432,562	\$236,522,015	\$33,508,687	\$203,013,328
Totals ³	\$238,158,142	\$93,560,735	\$89,650,669	\$45,244,748	\$142,617,590	\$7,401,438	\$186,949	\$0	\$3,717,681	\$2,585,054	\$21,133,155	\$24,693,628	\$668,949,789	\$46,302,445	\$622,647,344

Medicaid

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Chiropractic Visits	Prostheses & Expenses	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Alliance For Community Health, LLC dba Mercy CarePlus	\$28,870,888	\$10,156,383	\$13,651,935	\$5,646,551	\$12,887,269	\$12,923,437	\$0	\$0	\$629,652	\$881,513	\$1,549,633	\$6,135,342	\$93,332,603	\$10,369,783	\$82,962,820
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$16,064,397	\$8,668,397	\$9,037,223	\$3,628,399	\$11,400,511	\$7,565,701	\$0	\$81,927	\$940,496	\$2,963,488	\$4,668,606	\$894,290	\$65,913,435	\$5,442,921	\$60,470,514
Children's Mercy's Family Health Partners, Inc.	\$21,732,588	\$16,009,910	\$9,035,737	\$3,537,138	\$8,348,069	\$8,446,554	\$0	\$0	\$1,707,154	\$1,640,206	\$6,650,818	\$5,839,975	\$82,948,149	\$6,956,461	\$75,991,688
FirstGuard Health Plan, Inc.	\$20,757,431	\$8,693,031	\$10,033,353	\$3,014,404	\$5,632,000	\$8,183,362	\$0	\$0	\$1,248,505	\$1,525,951	\$6,082,331	\$5,351,926	\$70,522,295	\$6,707,236	\$63,815,058
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$860,050	\$282,613	\$225,982	\$68,169	\$235,130	\$240,542	\$0	\$0	\$12,483	\$54,322	\$12,118	\$65,531	\$2,056,941	\$147,449	\$1,909,492
Healthcare USA of Missouri, LLC	\$94,299,100	\$32,828,256	\$46,601,969	\$20,672,318	\$36,455,310	\$37,869,460	\$0	\$346,983	\$4,586,771	\$2,158,480	\$9,164,097	\$7,452,206	\$292,434,950	\$17,337,127	\$275,097,823
Mercy MC + Inc.	\$19,752,591	\$4,606,126	\$9,774,373	\$4,323,378	\$6,304,828	\$4,350,349	\$0	\$523	\$693,856	\$312,863	\$3,386,448	\$1,917,799	\$55,423,133	\$1,049,250	\$54,373,884
Missouri Care, LC	\$14,022,652	\$4,602,512	\$10,116,955	\$4,026,523	\$7,995,818	\$5,153,642	\$0	\$109,752	\$691,134	\$1,052,784	\$4,730,540	\$11,996,895	\$64,499,207	\$2,144,600	\$62,354,607
Totals	\$216,359,697	\$85,847,228	\$108,477,526	\$44,916,880	\$89,258,935	\$84,733,047	\$0	\$539,185	\$10,510,052	\$10,589,607	\$36,244,590	\$39,653,964	\$727,130,713	\$50,154,827	\$676,975,886

2006 Missouri Per Member Per Month Costs for Medicare & Medicaid

Medicare

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Chiropractic Visits	Prostheses & Expenses	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Coventry Health Care of Kansas, Inc.	\$207.99	\$69.30	\$87.25	\$37.44	\$143.67	\$13.42	\$0.05	\$0.00	\$3.25	\$0.83	\$2.74	\$7.07	\$573.00	\$3.06	\$569.94
Essence, Inc.	\$139.40	\$42.40	\$71.30	\$24.37	\$154.98	\$7.83	\$0.01	\$0.00	\$1.42	\$1.42	\$6.25	\$40.49	\$489.87	\$63.24	\$426.64
Group Health Plan, Inc.	\$265.39	\$107.90	\$76.09	\$32.53	\$144.17	\$7.53	\$0.10	\$0.00	\$0.86	\$1.84	\$7.01	\$14.91	\$658.33	\$26.20	\$632.13
Humana Health Plan, Inc.	\$153.26	\$39.54	\$70.57	\$39.06	\$90.89	\$5.43	\$0.08	\$0.00	\$6.45	\$1.47	\$49.92	\$49.16	\$505.84	\$26.12	\$479.72
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$205.80	\$84.37	\$97.21	\$35.19	\$120.51	\$5.66	\$0.61	\$0.00	\$1.95	\$0.91	\$41.13	\$25.39	\$618.72	\$0.87	\$617.85
United Healthcare of the Midwest, Inc.	\$176.91	\$77.33	\$59.13	\$39.71	\$102.63	\$4.04	\$0.03	\$0.00	\$3.32	\$3.32	\$3.68	\$11.05	\$481.13	\$68.16	\$412.97
Averages³	\$191.46	\$70.14	\$76.92	\$34.72	\$126.14	\$7.32	\$0.15	\$0.00	\$2.88	\$1.63	\$18.45	\$24.68	\$554.48	\$31.28	\$523.21

Medicaid

HMO Name	Inpatient Hospital	Outpatient Hospital	Prescription Drugs (not Inpatient)	Inpatient Physician, Surgeon, Anesthesia, etc.	Outpatient Physician, Surgeon, Anesthesia, etc.	Emergency Room	Chiropractic Visits	Prostheses & Expenses	Inpatient Mental Health	Outpatient Mental Health	Diagnostic, X-Ray, Laboratory	Other	Total Medical Costs	Total Capitation Costs	Total Medical Costs Less Capitation Costs
Alliance For Community Health, LLC dba Mercy CarePlus	\$44.05	\$15.49	\$20.83	\$8.61	\$19.66	\$19.72	\$0.00	\$0.00	\$0.96	\$1.34	\$2.36	\$9.36	\$142.39	\$15.82	\$126.57
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$47.74	\$25.76	\$26.86	\$10.78	\$33.88	\$22.48	\$0.00	\$0.24	\$2.79	\$8.81	\$13.87	\$2.66	\$195.88	\$16.17	\$179.70
Children's Mercy's Family Health Partners, Inc.	\$42.32	\$31.17	\$17.59	\$6.89	\$16.25	\$16.45	\$0.00	\$0.00	\$3.32	\$3.19	\$12.95	\$11.37	\$161.51	\$13.55	\$147.97
FirstGuard Health Plan, Inc.	\$52.18	\$21.85	\$25.22	\$7.58	\$14.16	\$20.57	\$0.00	\$0.00	\$3.14	\$3.84	\$15.29	\$13.45	\$177.27	\$16.86	\$160.41
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$56.37	\$18.52	\$14.81	\$4.47	\$15.41	\$15.76	\$0.00	\$0.00	\$0.82	\$3.56	\$0.79	\$4.29	\$134.81	\$9.66	\$125.15
Healthcare USA of Missouri, LLC	\$51.83	\$18.04	\$25.61	\$11.36	\$20.04	\$20.81	\$0.00	\$0.19	\$2.52	\$1.19	\$5.04	\$4.10	\$160.73	\$9.53	\$151.20
Mercy MC + Inc.	\$78.43	\$18.29	\$38.81	\$17.17	\$25.03	\$17.27	\$0.00	\$0.00	\$2.76	\$1.24	\$13.45	\$7.61	\$220.06	\$4.17	\$215.90
Missouri Care, LC	\$38.35	\$12.59	\$27.67	\$11.01	\$21.87	\$14.10	\$0.00	\$0.30	\$1.89	\$2.88	\$12.94	\$32.81	\$176.42	\$5.87	\$170.55
Averages	\$51.41	\$20.22	\$24.68	\$9.73	\$20.79	\$18.40	\$0.00	\$0.09	\$2.28	\$3.26	\$9.59	\$10.71	\$171.13	\$11.45	\$159.68

Results of Nationwide Operations

Missouri Licensed HMOs

Source: 2006 HMO Annual Financial Statements submitted to the Missouri Department of Insurance, Financial Institutions and Professional Registration unless otherwise noted.

Please note: This section contains the plan-wide operations data for Blue Cross & Blue Shield of Kansas City, not just the HMO business. This company is operated under a dual Health Services Corporation and Health Maintenance Organization license, per §354.475 RSMo. DIFP determined in 1999 that this company shall comply with laws governing HMOs in Missouri, including laws requiring HMOs to file data with DIFP.

Financial statements may be amended up to 5 years after they are originally filed. Data from prior years presented here may be different from prior HMO Annual Reports.

Balance Sheet Items

- A. % Missouri Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Total Cash and Short Term Investments** - Cash on hand and investments maturing in one year or less, excluding cash restricted for statutory insolvency reserve requirements or held for contract reserves (e.g., Medicaid grants).
- C. Premium & Health Care Receivables** - Uncollected premiums, deferred premiums, accrued retrospective premiums, healthcare receivables and other amounts receivable.
- D. Total Assets** - Permitted assets determined in accordance with statutory requirements. Includes: cash, premiums receivable, investment income receivable, health care receivables, short-term and long-term investments, amounts due from affiliates, property and equipment, and aggregate write-ins for other assets.
- E. Total Liabilities** - All obligations, determined in accordance with state statutes for which an HMO is financially responsible. Includes: Claims unpaid, unpaid claims adjustment expenses, claim reserves, premiums received in advance, general expenses due or accrued, federal and foreign income taxes payable, amounts due to parent, subsidiaries and affiliates & borrowed money.
- F. Total Capital & Surplus** - Includes: Common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds & less treasury stock at cost.
- G. Total Liabilities, Capital & Surplus** - Includes: Total Liabilities plus Total Capital and Surplus.

2006 Nationwide Operations

Balance Sheet Items

Health Maintenance Organization	MO % ⁹	A	B	C	D	E	F	G
		Total Cash & Short Term Investments	Premium & Health Care Receivables	Total Assets	Total Liabilities	Total Capital & Surplus	Total Liabilities, Capital and Surplus	
Aetna Health, Inc.	67.2%	\$7,886,469	\$1,436,547	\$20,549,637	\$8,476,503	\$12,073,134	\$20,549,637	
Alliance For Community Health, LLC dba Mercy CarePlus	100.0%	\$20,741,070	\$17,147,147	\$41,600,353	\$15,986,737	\$25,613,616	\$41,600,353	
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	\$485,891	\$11,692,634	\$23,313,483	\$15,206,015	\$8,107,468	\$23,313,483	
Blue Cross & Blue Shield of Kansas City	79.5%	\$20,899,959	\$56,615,460	\$641,310,794	\$266,172,403	\$375,138,391	\$641,310,794	
Children's Mercy's Family Health Partners, Inc.	100.0%	\$4,734,371	\$7,394,670	\$18,107,885	\$9,643,637	\$8,464,248	\$18,107,885	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	62.8%	\$975,918	\$405,847	\$8,543,561	\$4,857,239	\$3,686,322	\$8,543,561	
CIGNA Healthcare of St. Louis, Inc.	86.3%	(\$296,770)	\$1,314,564	\$5,078,348	\$2,026,659	\$3,051,689	\$5,078,348	
Community Health Plan	90.8%	\$1,065,522	\$684,155	\$9,594,643	\$6,719,549	\$2,875,094	\$9,594,643	
Coventry Health Care of Kansas, Inc.	59.8%	\$35,667,047	\$7,639,527	\$160,200,413	\$80,424,731	\$79,775,683	\$160,200,414	
Cox Health Systems HMO, Inc.	100.0%	\$4,233,330	\$429,327	\$14,955,870	\$3,523,252	\$11,432,617	\$14,955,869	
Essence, Inc.	89.0%	\$10,032,464	\$52,932	\$10,611,767	\$6,319,292	\$4,292,475	\$10,611,767	
FirstGuard Health Plan, Inc.	100.0%	\$4,093,929	\$6,677,909	\$24,435,792	\$7,932,286	\$16,503,505	\$24,435,791	
Good Health HMO, Inc. dba Blue-Care, Inc.	63.7%	\$3,979,343	\$3,551,475	\$74,251,170	\$33,415,820	\$40,835,350	\$74,251,170	
Group Health Plan, Inc.	80.6%	\$32,214,315	\$5,734,459	\$173,209,657	\$85,184,299	\$88,025,358	\$173,209,657	
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	1.4%	\$34,019,210	\$32,721,339	\$77,516,944	\$49,433,201	\$28,083,743	\$77,516,944	
Healthcare USA of Missouri, LLC	100.0%	\$27,586,240	\$32,155,386	\$91,652,582	\$39,390,429	\$52,262,152	\$91,652,581	
HealthLink HMO, Inc. dba HealthLink HMO ²	100.0%	\$19,821,739	\$22,748	\$27,963,991	\$3,377,434	\$24,586,557	\$27,963,991	
HMO Missouri, Inc. dba Blue Choice	100.0%	\$10,634,921	\$23,775,534	\$123,396,772	\$70,331,353	\$53,065,419	\$123,396,772	
Humana Health Plan, Inc.	13.3%	\$8,655,486	\$17,091,918	\$410,078,474	\$202,409,785	\$207,668,689	\$410,078,474	
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.3%	\$6,184,478	\$8,831,413	\$84,540,054	\$38,416,619	\$46,123,434	\$84,540,053	
Mercy MC + Inc.	100.0%	\$317,808	\$17,848	\$733,471	\$58,932	\$674,539	\$733,471	
Missouri Care, LC	100.0%	\$6,171,033	\$6,999,889	\$13,307,610	\$7,635,639	\$5,671,974	\$13,307,613	
United Healthcare of the Midwest, Inc.	85.9%	\$80,303,380	\$11,660,333	\$217,510,164	\$146,187,571	\$71,322,593	\$217,510,164	
All HMOs	61.6%	\$340,407,153	\$254,053,061	\$2,272,463,435	\$1,103,129,385	\$1,169,334,050	\$2,272,463,435	
HMOs with MO% of Business > 60% (20 HMOs)²⁰	88.2%	\$262,065,410	\$196,600,277	\$1,624,667,604	\$770,861,668	\$853,805,935	\$1,624,667,603	

Income Statement Items

- A. Missouri % of Business** - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- B. Net Premium Income** - Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.
- C. Total Revenues** - Includes: Net premium income, fee-for-service revenue, risk revenue, changes in unearned premium reserves, and total aggregate revenue write-ins.
- D. Total Medical & Hospital Expense** - Includes: hospital/medical benefits, other professional services, outside referrals, emergency room and out-of-network, incentive pool and withhold adjustments, aggregate write-ins, **LESS** net reinsurance claims incurred, co-payments, coordination of benefits, and subrogation.
- E. Net Underwriting Gains (Losses)** - Includes: Total revenues **LESS** total underwriting deductions.
- F. Net Investment Gains (Losses)** - Includes: Net investment income earned plus net realized capital gains (or losses).
- G. Federal & Foreign Income Taxes** - Federal and foreign income taxes paid for the year.
- H. Net Income (Loss)** - Income adjusted for federal and foreign income taxes paid.

2006 Nationwide Operations

Income Statement Items

Health Maintenance Organization	MO % ⁹	Net Premium Income	Total Revenues	D		Net Underwriting Gains (Losses)	Net Investment Gains (Losses)	Federal & Foreign Income Taxes	H
				Total Medical & Hospital Expenses	E				
Aetna Health, Inc.	67.2%	\$69,735,528	\$69,736,263	\$60,335,663	(\$2,109,678)	\$833,605	(\$501,346)	(\$774,727)	
Alliance For Community Health, LLC dba Mercy CarePlus	100.0%	\$124,237,316	\$124,237,316	\$100,624,553	\$12,513,423	\$1,179,013	\$4,572,853	\$9,400,623	
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	100.0%	\$72,813,319	\$72,813,319	\$66,263,515	(\$4,935,906)	\$317,470	(\$1,678,353)	(\$3,131,147)	
Blue Cross & Blue Shield of Kansas City	79.5%	\$113,519,629	\$113,519,629	\$102,771,767	(\$2,962,217)	\$0	\$0	(\$2,962,217)	
Children's Mercy's Family Health Partners, Inc.	100.0%	\$96,763,149	\$96,763,173	\$82,074,467	\$627,299	\$508,678	\$0	\$1,135,977	
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	62.8%	\$16,071,036	\$16,071,036	\$14,142,554	(\$639,415)	\$552,133	(\$93,010)	\$86,242	
CIGNA Healthcare of St. Louis, Inc.	86.3%	\$16,077,079	\$16,077,079	\$13,154,387	\$1,114,937	\$323,052	\$444,947	\$993,042	
Community Health Plan	90.8%	\$45,514,511	\$45,527,917	\$42,521,103	(\$3,246,392)	\$454,643	(\$46,173)	(\$2,745,576)	
Coventry Health Care of Kansas, Inc.	59.8%	\$480,019,717	\$480,019,717	\$366,822,409	\$54,450,802	\$6,552,369	\$18,012,828	\$43,079,757	
Cox Health Systems HMO, Inc.	100.0%	\$20,108,737	\$21,003,766	\$20,957,867	(\$2,652,002)	\$198,370	\$0	(\$2,453,632)	
Essence, Inc.	89.0%	\$31,997,110	\$31,997,110	\$24,804,585	\$453,426	\$371,067	\$0	\$824,493	
FirstGuard Health Plan, Inc.	100.0%	\$79,781,753	\$79,781,753	\$72,151,791	(\$10,305,350)	\$540,705	(\$3,553,918)	(\$6,210,727)	
Good Health HMO, Inc. dba Blue-Care, Inc.	63.7%	\$269,995,833	\$269,995,833	\$242,341,928	(\$1,706,049)	\$2,212,648	\$114,933	\$341,211	
Group Health Plan, Inc.	80.6%	\$517,275,130	\$517,275,130	\$432,767,102	\$43,402,251	\$12,954,916	\$17,198,022	\$38,497,372	
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	1.4%	\$263,999,393	\$263,999,393	\$214,617,658	\$10,246,905	\$2,175,901	\$3,598,616	\$8,824,190	
Healthcare USA of Missouri, LLC	100.0%	\$324,586,616	\$324,586,616	\$286,796,523	\$12,179,332	\$2,754,221	\$2,604,799	\$12,328,754	
HealthLink HMO, Inc. dba HealthLink HMO ²	100.0%	\$49,120	\$52,201	\$45,808	(\$14,165)	\$11,792	(\$854)	(\$1,519)	
HMO Missouri, Inc. dba Blue Choice	100.0%	\$387,951,380	\$388,008,409	\$321,597,064	\$25,320,205	\$3,301,723	\$9,734,079	\$18,887,849	
Humana Health Plan, Inc.	13.3%	\$1,490,673,591	\$1,490,668,998	\$1,233,234,629	\$57,653,467	\$16,841,566	\$11,637,745	\$62,356,698	
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	88.3%	\$417,117,847	\$418,111,021	\$378,632,494	\$1,056,159	\$3,427,314	\$3,919,763	\$563,710	
Mercy MC + Inc.	100.0%	\$52,054,682	\$52,054,682	\$54,133,786	(\$31,236)	\$93,197	\$21,944	\$40,017	
Missouri Care, LC	100.0%	\$76,089,021	\$76,089,021	\$65,315,156	(\$2,847,472)	\$529,300	\$0	(\$2,318,172)	
United Healthcare of the Midwest, Inc.	85.9%	\$554,516,377	\$545,409,340	\$439,948,756	\$31,647,886	\$10,093,029	\$10,608,000	\$31,134,447	
All HMOs	61.6%	\$5,520,947,874	\$5,513,798,722	\$4,636,055,565	\$219,216,210	\$66,226,712	\$76,594,875	\$207,896,665	
HMOs with MO% of Business > 60% (20 HMOs)²⁰	88.2%	\$3,286,255,173	\$3,279,110,614	\$2,821,380,869	\$96,865,036	\$40,656,876	\$43,345,686	\$93,636,020	

Revenues by Category

- A. Total Commercial Premiums** - Revenue recognized on a prepaid basis from individuals and groups for provision of a specified range of health services over a defined period of time, excluding unearned premiums, which are payments booked in advance of the period to which they apply.
- B. Total Medicare Premiums** - Revenue for services provided to Medicare beneficiaries per arrangement with the Centers for Medicare and Medicaid Services (CMS).
- C. Total Medicaid Premiums** - Revenue for services provided to Medicaid beneficiaries per arrangements with state agencies administering medical assistance under Title XIX of the Social Security Act.
- D. Total Premium-Related Revenue (A+B+C)** - Total commercial premiums, Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services.
- E. Missouri % of “D”** - Reported Missouri premium-related revenues relative to reported total nationwide premium-related revenues (before premiums ceded for reinsurance). Premium-related revenue includes commercial premiums and Medicare and Medicaid revenues recorded on a prepaid basis for the provision of contracted health services.
- F. Change in Unearned Premium Reserves** - Change in unearned premium reserves and reserve for rate credits.
- G. Total Fee-For-Service & Risk Revenue** - Fee-For-Service Revenue is revenue from the provision of health services to non-HMO members and to members for health services not covered by their benefit plan. Risk Revenue is revenue from investment, deposit, and reserve accounts.
- H. Total Aggregate Write-ins for Other Revenues** - Miscellaneous revenues not allocated to any other area of the Statement of Revenues, Expenses and Net Worth.
- I. Total Revenues** - Net Premium Income + Change in Premium Reserves + Fee-for-Services and Risk Revenues + Aggregate Write-ins for Other Revenues.

2006 Nationwide Operations

Revenues by Category

Health Maintenance Organization	A	B	C	D	E	F	G	H	I
	Total Commercial Premiums	Total Medicare Premiums ³	Total Medicaid Premiums	Total Premium-Related Rev. (A+B+C)	MO % ²	Change in Unearned Premium Reserves	Total Fee-for-Service & Risk Revenue	Total Aggregate Write-Ins for Other Revenues	Total Revenues
Aetna Health, Inc.	\$69,736,263	\$0	\$0	\$69,736,263	67.2%	\$735	\$0	\$0	\$69,736,263
Alliance For Community Health, LLC dba Mercy CarePlus	\$0	\$0	\$124,469,611	\$124,469,611	100.0%	\$0	\$0	\$0	\$124,237,316
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	\$0	\$0	\$72,828,134	\$72,828,134	100.0%	\$0	\$0	\$0	\$72,813,319
Blue Cross & Blue Shield of Kansas City	\$113,597,950	\$0	(\$34,567)	\$113,563,383	79.5%	\$0	\$0	\$0	\$113,519,629
Children's Mercy's Family Health Partners, Inc.	\$0	\$0	\$97,080,424	\$97,080,424	100.0%	\$0	\$0	\$24	\$96,763,173
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$16,100,219	\$0	\$0	\$16,100,219	62.8%	\$0	\$0	\$0	\$16,071,036
CIGNA Healthcare of St. Louis, Inc.	\$16,100,848	\$0	\$0	\$16,100,848	86.3%	\$0	\$0	\$0	\$16,077,079
Community Health Plan	\$45,724,062	\$0	\$0	\$45,724,062	90.8%	\$0	\$0	\$13,406	\$45,527,917
Coventry Health Care of Kansas, Inc.	\$377,438,910	\$102,580,807	\$0	\$480,019,717	59.8%	\$0	\$0	\$0	\$480,019,717
Cox Health Systems HMO, Inc.	\$20,804,757	\$0	\$0	\$20,804,757	100.0%	\$0	\$0	\$895,029	\$21,003,766
Essence, Inc.	\$0	\$32,539,755	\$0	\$32,539,755	89.0%	\$0	\$0	\$0	\$31,997,110
FirstGuard Health Plan, Inc.	\$0	\$0	\$79,781,753	\$79,781,753	100.0%	\$0	\$0	\$0	\$79,781,753
Good Health HMO, Inc. dba Blue-Care, Inc.	\$270,095,467	\$0	\$0	\$270,095,467	63.7%	\$0	\$0	\$0	\$269,995,833
Group Health Plan, Inc.	\$331,421,014	\$193,252,730	\$0	\$524,673,744	80.6%	\$0	\$0	\$0	\$517,275,130
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$0	\$37,880,339	\$226,119,054	\$263,999,393	1.4%	\$0	\$0	\$0	\$263,999,393
Healthcare USA of Missouri, LLC	\$0	\$0	\$324,586,616	\$324,586,616	100.0%	\$0	\$0	\$0	\$324,586,616
HealthLink HMO, Inc. dba HealthLink HMO ²	\$49,120	\$0	\$0	\$49,120	100.0%	\$0	\$0	\$3,081	\$52,201
HMO Missouri, Inc. dba Blue Choice	\$398,152,546	\$0	\$0	\$398,152,546	100.0%	\$57,029	\$0	\$0	\$388,008,409
Humana Health Plan, Inc.	\$856,077,982	\$634,831,549	\$67,470	\$1,490,977,001	13.3%	(\$4,593)	\$0	\$0	\$1,490,668,998
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$177,541,353	\$188,030,300	\$0	\$365,571,653	88.3%	\$0	\$0	\$993,174	\$418,111,021
Mercy MC + Inc.	\$0	\$0	\$52,054,682	\$52,054,682	100.0%	\$0	\$0	\$0	\$52,054,682
Missouri Care, LC	\$0	\$0	\$76,281,123	\$76,281,123	100.0%	\$0	\$0	\$0	\$76,089,021
United Healthcare of the Midwest, Inc.	\$167,448,945	\$479,372,758	\$0	\$646,821,703	85.9%	(\$9,107,037)	\$0	\$0	\$545,409,340
All HMOs Listed Above	\$2,860,289,436	\$1,668,488,238	\$1,053,234,300	\$5,582,011,974	61.6%	(\$9,053,866)	\$0	\$1,904,714	\$5,513,798,722
HMOs with MO% of Business > 60% (20 HMOs)²⁰	\$1,626,772,544	\$893,195,543	\$827,047,776	\$3,347,015,863	88.2%	(\$9,049,273)	\$0	\$1,904,714	\$3,279,110,614

Liquidity Indicators

Liquidity indicators are used to measure the HMO's ability to maintain adequate cash balances to meet short-term obligations. Please note: The value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Months in Operation (in Missouri) - This reflects the months in operation since the issuance of the Certificate of Authority to do business in the State of Missouri.

B. Current Ratio - This reflects the plan's ability to meet short-term obligations with short-term assets. If current assets aren't high enough, an organization is forced to use long-term assets, such as investments, to meet short-term debt, such as claims payable. The standard business ratio of current assets/current liabilities cannot be directly determined under the statutory accounting rules used for regulation of HMOs. For the exact formula used, contact the departments- Managed Care Section or the National Association of Insurance Commissioners (NAIC).

C. Prior Year Current Ratio - same as current ratio but prior year

D. Days Cash on Hand -
$$\frac{\text{Total Cash + Short Term Investments}}{\text{Total Medical & Hospital Expenses per day}^*}$$

*Total Medical & Hospital Expenses per day - Expenses divided by the number of days in operation during 2006, i.e. 365 days.

The number of days the HMO could cover operating expenses with the current amount of available cash.

E. Total Unpaid Claims / Total Revenues - Total unpaid claims as a percentage of total revenue offers an early signal of potential claim management problems in an HMO.

2006 Nationwide Operations

Liquidity Indicators

Health Maintenance Organization	A	B	C	D	E
	Months in Operation (in Missouri)	Current Ratio	Prior Year Current Ratio	Days Cash on Hand	Total Unpaid Claims/ Total Revenues
Aetna Health, Inc.	101	111.3%	101.9%	47.7	8.6%
Alliance For Community Health, LLC dba Mercy CarePlus	124	237.4%	180.1%	75.2	10.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	18	80.6%	88.8%	2.7	12.3%
Blue Cross & Blue Shield of Kansas City	143	33.7%	32.1%	74.2	94.0%
Children's Mercy's Family Health Partners, Inc.	128	125.6%	122.5%	21.1	7.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	132	23.0%	37.5%	25.2	11.0%
CIGNA Healthcare of St. Louis, Inc.	160	49.4%	99.3%	-8.2	7.8%
Community Health Plan	144	26.8%	55.3%	9.1	10.5%
Coventry Health Care of Kansas, Inc.	129	53.3%	57.1%	35.5	9.6%
Cox Health Systems HMO, Inc.	122	132.3%	143.7%	73.7	11.4%
Essence, Inc.	43	160.4%	290.2%	147.6	7.2%
FirstGuard Health Plan, Inc.	136	138.7%	99.6%	20.7	8.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	186	37.3%	46.2%	6.0	9.1%
Group Health Plan, Inc.	186	44.2%	52.9%	27.2	7.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	9	135.1%	0.0%	57.9	13.9%
Healthcare USA of Missouri, LLC	139	154.9%	119.6%	35.1	11.0%
HealthLink HMO, Inc. dba HealthLink HMO ²	168	619.4%	1226.5%	157,940.4	1096.2%
HMO Missouri, Inc. dba Blue Choice	186	50.3%	51.8%	12.1	7.3%
Humana Health Plan, Inc.	186	12.4%	12.0%	2.6	8.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	130	39.0%	53.6%	6.0	4.9%
Mercy MC + Inc.	18	721.2%	102.6%	2.1	0.0%
Missouri Care, LC	110	174.3%	202.5%	34.5	8.9%
United Healthcare of the Midwest, Inc.	123	69.0%	68.0%	66.6	11.4%
All HMOs	2,820	54.2%	49.2%	26.8	10.7%
HMOs with MO% of Business > 60% (20 HMOs)²⁰	2,495	61.3%	59.8%	33.9	11.6%

Efficiency Indicators

Efficiency is the ability of an organization to act or produce effectively with a minimum of waste, expense or unnecessary effort. Efficiency indicators show the effectiveness of premium collection, claim payment processes and the organization's ability to generate equity on the balance sheet or surplus on the income statement. Please note: The value shown for "All HMOs listed above" is not an average of the column, but is a calculation based on industry totals.

A. Net Income (Loss) - Total Revenue (before premiums ceded for reinsurance) less Total Expenses adjusted for Federal income taxes and extraordinary items.

1. Total Revenue is expressed before reinsurance premiums ceded for purposes of comparability with 2005.
2. Extraordinary Items - Nonrecurring gains or losses that are unrelated to or only incidentally related to the ordinary activities of the entity.

B. % Change in Net Income (Loss) (2006 - 2005) – Net Income (Loss) less previous years Net Income (Loss) divided by absolute value of previous years Net Income

C. Administration Expenses - Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

D. % Change in Administration Expenses (2005-2006) -

$$\frac{(2006 \text{ Administration Expenses} - 2005 \text{ Administration Expenses})}{2005 \text{ Administration Expenses}}$$

E. Total Liabilities, Capital and Surplus - Includes Total Liabilities plus Total Capital & Surplus.

F. % Change in Total Liabilities, Capital and Surplus (2005-2006) -

$$\frac{(2006 \text{ Total Liabilities, Capital \& Surplus} - 2005 \text{ Total Liabilities, Capital \& Surplus})}{2005 \text{ Total Liabilities, Capital \& Surplus}}$$

G. Days in Receivables - Total Premiums Receivable / Total Premium Related Revenue per day*. Indicates the number of days of premium revenue that a health plan has due from its members. This ratio tracks how quickly premiums are collected.

H. Days in Unpaid Claims - Claims Payable / Total Medical & Hospital Expenses per day*. The amount of time (in days) it would take a company to pay off outstanding dollar amounts, measured in reference to the average dollar amount per day the company has paid out historically over the last year. A value that appears exceptionally high indicates outstanding costs in excess of average historic costs. It does not indicate outstanding costs of any particular age. This item is in no way intended, and should not be interpreted as, a means to monitor compliance with Missouri law requiring payment of each claim within a specified time frame.

*Revenues or Expenses per day - Revenue or expenses divided by the number of days in operation during 2006, i.e. 365 days.

2006 Nationwide Operations

Efficiency Indicators

Health Maintenance Organization	A Net Income (Loss)	B % Change in Net Income (Loss) (2005-2006)	C Administration Expenses	D % Change in Administration Expenses (2005-2006)	E Total Liabilities, Capital and Surplus	F % Change in Total Liabilities, Capital and Surplus (2005-2006)	G Days in Receivables	H Days in Unpaid Claims
Aetna Health, Inc.	(\$774,727)	17.7%	\$9,784,388	-7.0%	\$20,549,637	-1.7%	7.5	36.4
Alliance For Community Health, LLC dba Mercy CarePlus	\$9,400,623	1939.2%	\$6,340,191	60.8%	\$41,600,353	106.3%	50.4	46.2
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	(\$3,131,147)	-162.5%	\$7,584,506	110.1%	\$23,313,483	11.0%	58.6	49.5
Blue Cross & Blue Shield of Kansas City	(\$2,962,217)	-268.4%	\$9,276,418	-38.1%	\$641,310,794	8.7%	182.0	379.1
Children's Mercy's Family Health Partners, Inc.	\$1,135,977	-69.3%	\$11,098,408	52.3%	\$18,107,885	-13.4%	27.9	32.9
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$86,242	-95.7%	\$2,076,126	65.7%	\$8,543,561	-41.6%	9.2	45.4
CIGNA Healthcare of St. Louis, Inc.	\$993,042	-35.3%	\$1,355,303	126.6%	\$5,078,348	-27.9%	29.8	34.9
Community Health Plan	(\$2,745,576)	-1500.8%	\$4,993,206	-12.4%	\$9,594,643	-35.5%	5.5	40.9
Coventry Health Care of Kansas, Inc.	\$43,079,757	-10.9%	\$47,961,435	6.5%	\$160,200,414	4.1%	5.8	46.1
Cox Health Systems HMO, Inc.	(\$2,453,632)	-23.1%	\$2,291,303	59.1%	\$14,955,869	13.2%	7.8	41.6
Essence, Inc.	\$824,493	164.3%	\$5,093,521	60.8%	\$10,611,767	132.8%	0.6	33.8
FirstGuard Health Plan, Inc.	(\$6,210,727)	-143.3%	\$15,724,388	43.6%	\$24,435,791	11.1%	30.6	34.2
Good Health HMO, Inc. dba Blue-Care, Inc.	\$341,211	-65.4%	\$22,256,646	13.1%	\$74,251,170	15.7%	4.8	37.1
Group Health Plan, Inc.	\$38,497,372	-11.1%	\$27,044,547	-15.6%	\$173,209,657	7.9%	4.0	33.1
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	\$8,824,190	N/A	\$30,644,380	N/A	\$77,516,944	N/A	45.2	62.5
Healthcare USA of Missouri, LLC	\$12,328,754	-33.9%	\$22,066,697	-13.1%	\$91,652,581	2.3%	36.2	45.5
HealthLink HMO, Inc. dba HealthLink HMO ²	(\$1,519)	78.9%	\$20,558	-46.3%	\$27,963,991	81.6%	169.0	4559.5
HMO Missouri, Inc. dba Blue Choice	\$18,887,849	4.9%	\$35,818,232	9.4%	\$123,396,772	30.1%	22.4	32.3
Humana Health Plan, Inc.	\$62,356,698	1013.7%	\$173,131,198	-18.3%	\$410,078,474	4.2%	4.2	37.2
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$563,710	-97.4%	\$25,693,376	-12.9%	\$84,540,053	-17.0%	7.7	19.9
Mercy MC + Inc.	\$40,017	48.7%	\$31,236	756.5%	\$733,471	-94.4%	0.1	0.0
Missouri Care, LC	(\$2,318,172)	-201.6%	\$10,245,178	-12.3%	\$13,307,613	-14.4%	33.6	37.9
United Healthcare of the Midwest, Inc.	\$31,134,447	-4.3%	\$62,816,800	0.7%	\$217,510,164	6.7%	7.7	51.5
All HMOs	\$207,896,665	14.8%	\$533,348,041	-0.1%	\$2,272,463,435	10.5%	16.8	46.3
HMOs with MO% of Business > 60% (20 HMOs)²⁰	\$93,636,020	-32.9%	\$281,611,028	1.7%	\$1,624,667,603	7.7%	21.8	49.1

Performance Indicators

Performance is the ability of an organization to assume responsibilities and meet obligations through operations. Performance indicators note the experience of an HMO in attaining commonly accepted standards of operation in regards to finances, enrollment and utilization. The most often cited indicator of an HMO's performance is the percentage of total premiums and related revenues that cover total medical and hospital expenses. This percentage is called the medical loss ratio (MLR). As presented below, the plan-wide MLR is defined as total medical and hospital expenses divided by total earned premium-related revenues (including Medicare and Medicaid revenue) plus fee-for-service (FFS) revenue. Therefore, the plan-wide MLR includes an HMO's experience in all states in which the HMO was active during 2006.

A. 2006 Missouri Medical Loss Ratio (MoMLR) -

$$\frac{\text{Amount Incurred for Provision of Missouri Health Care Services}}{\text{Total Missouri Premiums Earned}^*}$$

*Data on premiums ceded for reinsurance is not available at the state level, for all companies. Where available, it is included.

B. 2006 Plan Wide Medical Loss Ratio (MLR) -

$$\frac{\text{Total Medical & Hospital Expenses} + \text{Increase in Reserves for Accident & Health Contracts}}{\text{Total Revenues}^*}$$

*net of premiums ceded for reinsurance

NOTE: Companies with 100% of their business in Missouri will show a difference between the Missouri Loss Ratio and the Plan Wide MLR. Plan Wide MLR is a standard ratio established by the NAIC for comparing companies operating anywhere in the United States and Territories. Several revenue and expense related items used to calculate the Plan Wide MLR are not reported at a state level and are absent from the Missouri MLR. Therefore, companies that do business nowhere outside Missouri will have one loss ratio when evaluated at the state level and another when evaluated using the NAIC standard ratio. However, since experience in one state can vary widely from national experience, presenting a state MLR is an important indicator.

C. Total Plan Wide Member Months - A member month is equivalent to one member from whom the HMO has recognized prepaid premium revenue for one month.

D. Premium Related + FFS Revenues PMPM -

$$\frac{\text{Net Premium Income}^* + \text{Total FFS & Risk Revenue}}{\text{Plan Wide Cumulative Member Months}}$$

*net of reinsurance premiums ceded

E. Medical & Hospital Expense PMPM -

$$\frac{\text{Total Medical & Hospital Expenses}}{\text{Plan wide Cumulative Member Months}}$$

2006 Nationwide Operations

Performance Indicators

Health Maintenance Organization	A 2006 Missouri Medical Loss Ratio	B 2006 Plan Wide Medical Loss Ratio	C Total Plan Wide Member Months	D Premium Related + FFS Revenues PPMP	E Medical & Hospital Expense PPMP
Aetna Health, Inc.	85.2%	87.1%	266,116	\$262.05	\$226.73
Alliance For Community Health, LLC dba Mercy CarePlus	80.8%	81.0%	648,658	\$191.53	\$155.13
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	91.0%	93.1%	336,505	\$216.38	\$196.92
Blue Cross & Blue Shield of Kansas City	91.2%	90.5%	397,769	\$285.39	\$258.37
Children's Mercy's Family Health Partners, Inc.	84.7%	84.8%	512,012	\$188.99	\$160.30
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	87.8%	88.0%	63,426	\$253.38	\$222.98
CIGNA Healthcare of St. Louis, Inc.	81.4%	81.8%	51,672	\$311.14	\$254.57
Community Health Plan	89.7%	93.4%	144,036	\$315.99	\$295.21
Coventry Health Care of Kansas, Inc.	74.8%	76.4%	1,671,538	\$287.17	\$219.45
Cox Health Systems HMO, Inc.	100.7%	99.8%	88,618	\$226.91	\$236.50
Essence, Inc.	76.3%	77.5%	49,938	\$640.74	\$496.71
FirstGuard Health Plan, Inc.	92.7%	90.1%	396,430	\$201.25	\$182.00
Good Health HMO, Inc. dba Blue-Care, Inc.	89.7%	89.8%	905,768	\$298.08	\$267.55
Group Health Plan, Inc.	83.9%	83.7%	1,523,638	\$339.50	\$284.04
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	82.4%	81.3%	2,018,539	\$130.79	\$106.32
Healthcare USA of Missouri, LLC	91.0%	87.5%	1,818,112	\$178.53	\$157.74
HealthLink HMO, Inc. dba HealthLink HMO ²	93.3%	87.8%	1,140	\$43.09	\$40.18
HMO Missouri, Inc. dba Blue Choice	84.0%	82.9%	1,580,633	\$245.44	\$203.46
Humana Health Plan, Inc.	76.1%	82.0%	4,156,092	\$358.67	\$296.73
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	89.6%	90.3%	912,829	\$456.95	\$414.79
Mercy MC + Inc.	104.0%	104.0%	251,887	\$206.66	\$214.91
Missouri Care, LC	86.4%	86.6%	356,407	\$213.49	\$183.26
United Healthcare of the Midwest, Inc.	80.0%	80.7%	1,157,647	\$479.00	\$380.04
All HMOs	84.5%	83.8%	19,309,410	\$285.92	\$240.09
HMOs with MO% of Business > 60% (20 HMOs)²⁰	86.0%	86.0%	11,463,241	\$286.68	\$246.12

5-Year Financial History

Many items in the financial statements are more meaningful to analyze as trends over time than as points in time. Data represent plan-wide activity and are not specific to the state of Missouri. Please note that some historical information has been updated because of revisions received after publication of last year's report.

Net Income (Loss) – (Income Statement item) – Income adjusted for federal and foreign income taxes paid.

Total Assets – (Balance Sheet item) – Permitted assets determined in accordance with statutory requirements.

Total Liabilities – (Balance Sheet item) – All obligations, determined in accordance with state statutes, for which an HMO is financially responsible.

Total Liabilities, Capital and Surplus – (Balance Sheet item) – Includes common capital stock, preferred capital stock, gross paid in and contributed surplus, surplus notes, unassigned funds and less treasury stock at cost.

Net Premium Income – (Income Statement item) – Total commercial premiums and Medicare and Medicaid revenues recorded by nationwide business operations on a prepaid basis for the provision of contracted health services, net of premiums ceded for reinsurance. Premium revenues do not include fee-for-service revenues.

Total Revenue – (Income Statement item) – Premium and other revenue streams.

Medical & Hospital Expenses – (Income Statement item) – Expenses net of reinsurance, co-payment, coordination of benefits and subrogation.

Administration Expenses – Includes, but is not limited to rent, salaries, commissions, legal fees, certifications, traveling, marketing, postage, office supplies, occupancy, equipment, insurance, and taxes.

Current Ratio – (Liquidity Indicator) – Reflects the plan's ability to meet short-term obligations with short-term assets.

Medical Loss Ratio – (Performance Indicator) – Indicates the portion of all revenues that are required to cover core operations, e.g. payments for medical services.

Administrative Expenses to Total Revenue – (Efficiency Indicator) – Indicates the portion of all revenues that are required to support core operations.

5-Year Financial History (cont'd)

Unpaid Claims Analysis

Estimated Liability for Unpaid Claims – At the beginning of each year, an HMO will have claims that were incurred in prior years but which still have not been paid. The HMO attempts to estimate the amount of such claims and incorporates this estimate into reserves set aside to pay claims.

Total Claims Incurred for Prior Years – The amount the HMO paid this year for claims leftover from previous years.

Analysis of Liability Reserves =

$$\frac{\text{Estimated Liability for Unpaid Claims} - \text{Total Claims Incurred for Prior Years}}{\text{Total Claims Incurred for Prior Years}}$$

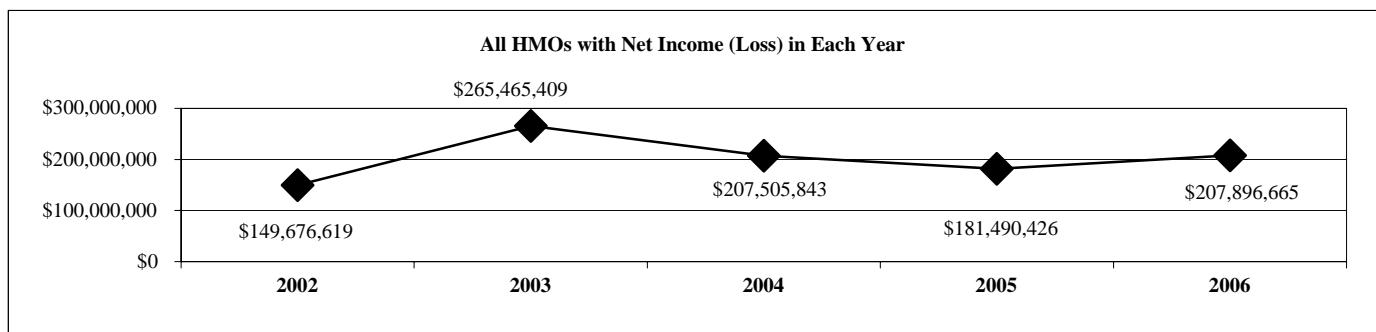
Ideally, the amount stated for “Estimated Liability for Unpaid Claims” should be within 5% to 10% of the amount stated for “Total Claims Incurred for Prior Years”. A negative number indicates that “Total Claims Incurred for Prior Years” exceeded the amount set aside to pay such claims, as stated in “Estimated Liability for Unpaid Claims”.

If “Total Claims Incurred for Prior Years” is significantly greater than “Estimated Liability for Unpaid Claims” for several years in a row, the HMO may have a problem accurately accounting for its outstanding liabilities and may be over-stating its capital and surplus.

If “Total Claims Incurred for Prior Years” is significantly less than “Estimated Liability for Unpaid Claims” for several years in a row, the HMO may not be using cash as efficiently as possible. In states that regulate the amount an HMO may charge in premiums, the HMO may be ineligible for premium increases. Medical providers negotiating payment rates may have grounds to negotiate for higher payments.

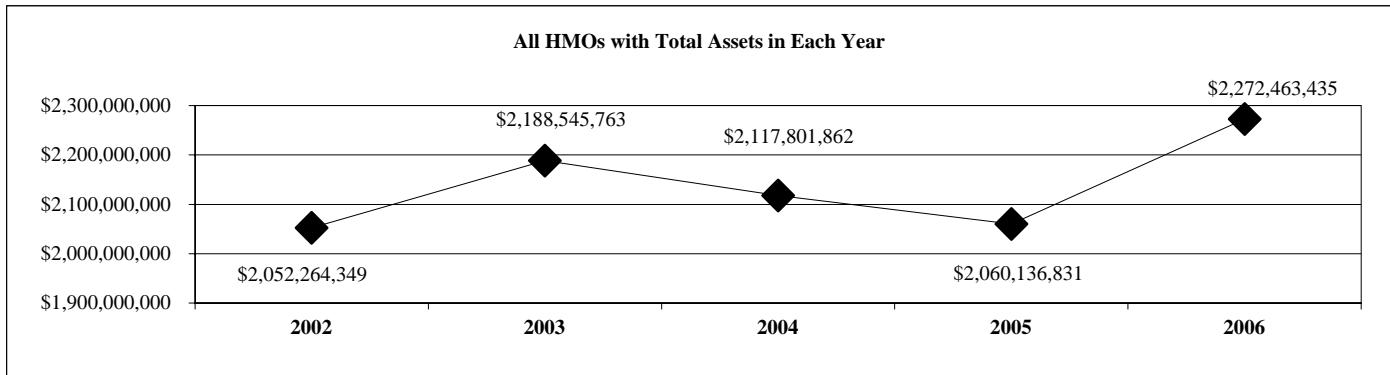
Plan Wide Net Income (Loss) (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006)²²
Aetna Health, Inc.	\$1,493,827	\$4,886,097	\$2,465,844	(\$940,860)	(\$774,727)	-151.9%
Alliance For Community Health, LLC dba Community Care Plus	\$3,779,948	\$3,942,900	\$7,707,256	\$460,995	\$9,400,623	148.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	(\$1,193,023)	(\$3,131,147)	-162.5%
Blue Cross & Blue Shield of Kansas City	\$7,242,970	\$4,513,149	\$3,734,848	\$1,758,525	(\$2,962,217)	-140.9%
Children's Mercy's Family Health Partners, Inc.	(\$410,049)	\$812,564	\$1,076,326	\$3,698,481	\$1,135,977	377.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	(\$2,112,916)	(\$67,397)	\$1,995,335	\$2,018,949	\$86,242	104.1%
CIGNA Healthcare of St. Louis, Inc.	\$1,826,560	\$3,317,524	\$3,233,521	\$1,535,999	\$993,042	-45.6%
Community Health Plan	(\$753,344)	\$1,033,398	\$1,324,742	\$196,000	(\$2,745,576)	-264.5%
Coventry Health Care of Kansas, Inc.	(\$9,232,694)	\$33,740,773	\$43,890,159	\$48,361,977	\$43,079,757	566.6%
Cox Health Systems HMO, Inc.	(\$1,851,848)	(\$705,685)	(\$2,162,668)	(\$1,993,089)	(\$2,453,632)	-32.5%
Essence, Inc.	\$0	(\$1,218,039)	(\$2,239,261)	(\$1,281,287)	\$824,493	167.7%
FirstGuard Health Plan, Inc.	\$3,358,231	\$9,124,452	\$3,607,986	(\$2,553,162)	(\$6,210,727)	-284.9%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$6,625,367	\$4,725,143	\$12,046,169	\$986,446	\$341,211	-94.8%
Group Health Plan, Inc.	\$34,407,249	\$41,715,218	\$52,106,796	\$43,315,953	\$38,497,372	11.9%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$8,824,190	N/A
Healthcare USA of Missouri, LLC	\$11,316,734	\$10,132,066	\$6,278,901	\$18,638,645	\$12,328,754	8.9%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$5,680,883	\$7,425,274	(\$41,451)	(\$7,211)	(\$1,519)	-100.0%
HMO Missouri, Inc. dba Blue Choice	\$11,326,780	\$14,964,235	\$14,205,439	\$18,009,319	\$18,887,849	66.8%
Humana Health Plan, Inc.	(\$1,624,808)	\$36,724,284	\$7,590,577	(\$6,824,661)	\$62,356,698	3937.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$3,279,342	\$26,191,186	\$21,859,614	\$22,048,057	\$563,710	-82.8%
Mercy MC + Inc.	N/A	N/A	N/A	\$26,911	\$40,017	48.7%
Missouri Care, LC	\$243,263	\$250,843	\$884,261	\$2,280,608	(\$2,318,172)	-1052.9%
United Healthcare of the Midwest, Inc.	\$48,616,973	\$46,667,928	\$27,532,247	\$32,550,335	\$31,134,447	-36.0%
Withdrawn HMOs	\$26,464,151	\$17,289,496	\$409,202	\$396,519	\$0	-98.5%
All HMOs with Net Income (Loss) in Each Year	\$149,676,619	\$265,465,409	\$207,505,843	\$181,490,426	\$207,896,665	38.9%



Plan Wide Total Assets (2002 - 2006)⁴

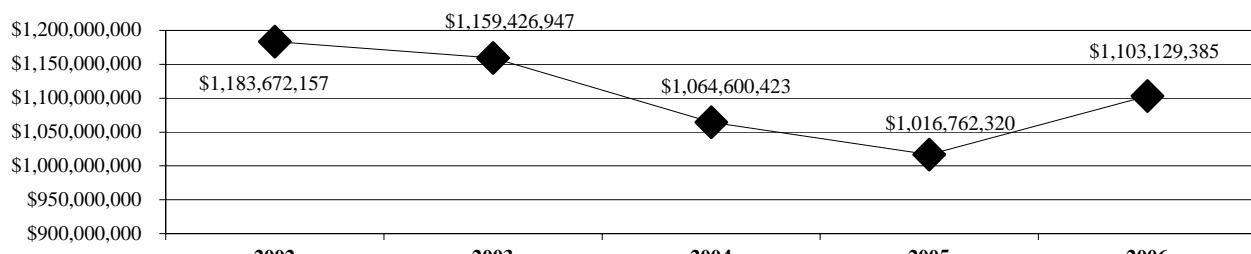
Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006)²²
Aetna Health, Inc.	\$26,994,846	\$21,534,018	\$20,646,594	\$20,901,276	\$20,549,637	-23.9%
Alliance For Community Health, LLC dba Community Care Plus	\$21,086,320	\$26,813,111	\$22,604,811	\$20,168,206	\$41,600,353	97.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$20,994,776	\$23,313,483	11.0%
Blue Cross & Blue Shield of Kansas City	\$397,600,829	\$512,777,282	\$548,928,774	\$589,885,093	\$641,310,794	61.3%
Children's Mercy's Family Health Partners, Inc.	\$13,747,737	\$14,906,377	\$14,132,412	\$20,900,307	\$18,107,885	31.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$16,408,186	\$18,616,829	\$13,243,981	\$14,629,916	\$8,543,561	-47.9%
CIGNA Healthcare of St. Louis, Inc.	\$11,221,647	\$13,690,112	\$10,149,459	\$7,048,224	\$5,078,348	-54.7%
Community Health Plan	\$8,557,054	\$10,424,387	\$13,306,324	\$14,882,579	\$9,594,643	12.1%
Coventry Health Care of Kansas, Inc.	\$160,364,793	\$162,093,458	\$151,366,392	\$153,954,819	\$160,200,413	-0.1%
Cox Health Systems HMO, Inc.	\$6,297,410	\$13,490,404	\$11,038,074	\$13,213,971	\$14,955,870	137.5%
Essence, Inc.	\$0	\$1,910,202	\$2,973,368	\$4,557,849	\$10,611,767	455.5%
FirstGuard Health Plan, Inc.	\$30,275,721	\$31,204,974	\$22,755,428	\$21,998,000	\$24,435,792	-19.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$35,840,592	\$40,896,200	\$61,477,853	\$64,183,041	\$74,251,170	107.2%
Group Health Plan, Inc.	\$155,708,415	\$171,351,984	\$179,642,761	\$160,591,141	\$173,209,657	11.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$77,516,944	N/A
Healthcare USA of Missouri, LLC	\$52,654,774	\$63,170,691	\$78,395,404	\$89,628,069	\$91,652,582	74.1%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$24,535,300	\$26,709,124	\$26,610,532	\$15,395,259	\$27,963,991	14.0%
HMO Missouri, Inc. dba Blue Choice	\$85,229,418	\$90,486,004	\$80,685,373	\$94,844,750	\$123,396,772	44.8%
Humana Health Plan, Inc.	\$431,974,632	\$486,525,355	\$437,399,781	\$393,710,930	\$410,078,474	-5.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$87,312,833	\$119,741,911	\$147,990,080	\$101,825,170	\$84,540,054	-3.2%
Mercy MC + Inc.	N/A	N/A	N/A	\$13,175,902	\$733,471	-94.4%
Missouri Care, LC	\$9,696,838	\$14,024,942	\$15,320,098	\$15,553,445	\$13,307,610	37.2%
United Healthcare of the Midwest, Inc.	\$353,802,848	\$305,550,762	\$254,978,772	\$203,929,705	\$217,510,164	-38.5%
Withdrawn HMOs	\$122,954,156	\$42,627,636	\$4,155,591	\$4,164,403	\$0	-96.6%
All HMOs with Total Assets in Each Year	\$2,052,264,349	\$2,188,545,763	\$2,117,801,862	\$2,060,136,831	\$2,272,463,435	10.7%



Plan Wide Total Liabilities (2002 - 2006)⁴

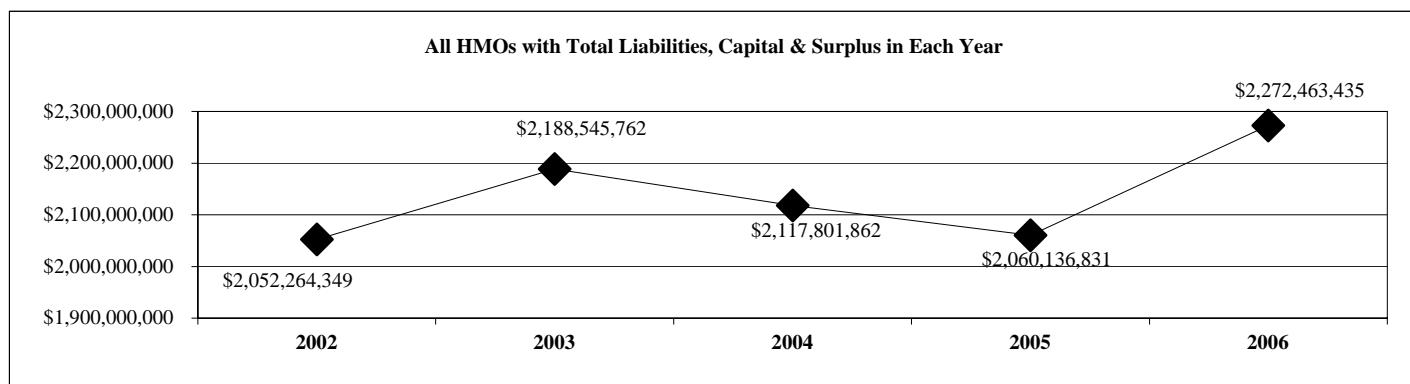
Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$12,196,237	\$8,381,465	\$10,191,781	\$9,594,459	\$8,476,503	-30.5%
Alliance For Community Health, LLC dba Community Care Plus	\$10,324,547	\$13,861,240	\$9,077,994	\$9,168,199	\$15,986,737	54.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$14,247,886	\$15,206,015	6.7%
Blue Cross & Blue Shield of Kansas City	\$232,969,127	\$274,953,368	\$249,738,930	\$261,779,328	\$266,172,403	14.3%
Children's Mercy's Family Health Partners, Inc.	\$11,236,746	\$11,618,558	\$10,049,180	\$12,798,216	\$9,643,637	-14.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$11,330,903	\$13,526,779	\$5,748,566	\$6,988,988	\$4,857,239	-57.1%
CIGNA Healthcare of St. Louis, Inc.	\$6,006,004	\$5,253,095	\$3,230,902	\$2,065,881	\$2,026,659	-66.3%
Community Health Plan	\$7,043,737	\$7,790,738	\$9,201,925	\$8,827,197	\$6,719,549	-4.6%
Coventry Health Care of Kansas, Inc.	\$113,436,651	\$78,595,094	\$73,756,101	\$68,342,089	\$80,424,731	-29.1%
Cox Health Systems HMO, Inc.	\$4,059,001	\$4,469,358	\$1,753,966	\$2,498,548	\$3,523,252	-13.2%
Essence, Inc.	\$0	\$373,949	\$751,449	\$1,426,004	\$6,319,292	1589.9%
FirstGuard Health Plan, Inc.	\$22,547,336	\$14,685,074	\$12,491,465	\$11,486,787	\$7,932,286	-64.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$13,286,444	\$15,723,589	\$25,075,307	\$26,802,029	\$33,415,820	151.5%
Group Health Plan, Inc.	\$83,829,752	\$90,287,929	\$86,546,673	\$68,860,435	\$85,184,299	1.6%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$49,433,201	N/A
Healthcare USA of Missouri, LLC	\$22,495,991	\$32,233,644	\$44,897,786	\$48,644,966	\$39,390,429	75.1%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$381,433	\$575,757	\$621,517	\$644,122	\$3,377,434	785.5%
HMO Missouri, Inc. dba Blue Choice	\$44,958,654	\$48,101,354	\$38,335,430	\$60,696,186	\$70,331,353	56.4%
Humana Health Plan, Inc.	\$262,979,883	\$274,397,981	\$241,529,885	\$218,828,383	\$202,409,785	-23.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$65,272,523	\$72,159,863	\$90,921,743	\$54,973,027	\$38,416,619	-41.1%
Mercy MC + Inc.	N/A	N/A	N/A	\$12,541,379	\$58,932	-99.5%
Missouri Care, LC	\$5,486,318	\$9,451,854	\$9,853,272	\$7,679,252	\$7,635,639	39.2%
United Healthcare of the Midwest, Inc.	\$220,242,404	\$169,824,093	\$140,188,723	\$107,844,268	\$146,187,571	-33.6%
Withdrawn HMOs	\$33,588,466	\$13,162,165	\$637,828	\$24,691	\$0	-99.9%
All HMOs with Total Liabilities in Each Year	\$1,183,672,157	\$1,159,426,947	\$1,064,600,423	\$1,016,762,320	\$1,103,129,385	-6.8%

All HMOs with Total Liabilities in Each Year



*Plan Wide Total Liabilities, Capital and Surplus (2002 - 2006)*⁴

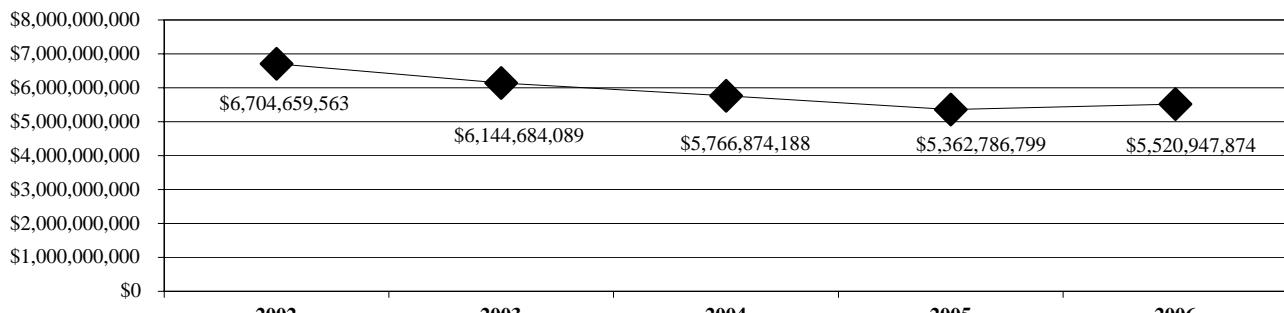
Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$26,994,846	\$21,534,018	\$20,646,594	\$20,901,276	\$20,549,637	-23.9%
Alliance For Community Health, LLC dba Community Care Plus	\$21,086,320	\$26,813,111	\$22,604,811	\$20,168,206	\$41,600,353	97.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$20,994,776	\$23,313,483	11.0%
Blue Cross & Blue Shield of Kansas City	\$397,600,829	\$512,777,282	\$548,928,774	\$589,885,093	\$641,310,794	61.3%
Children's Mercy's Family Health Partners, Inc.	\$13,747,737	\$14,906,377	\$14,132,412	\$20,900,307	\$18,107,885	31.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$16,408,186	\$18,616,829	\$13,243,981	\$14,629,916	\$8,543,561	-47.9%
CIGNA Healthcare of St. Louis, Inc.	\$11,221,647	\$13,690,112	\$10,149,459	\$7,048,224	\$5,078,348	-54.7%
Community Health Plan	\$8,557,054	\$10,424,387	\$13,306,324	\$14,882,579	\$9,594,643	12.1%
Coventry Health Care of Kansas, Inc.	\$160,364,793	\$162,093,458	\$151,366,392	\$153,954,819	\$160,200,414	-0.1%
Cox Health Systems HMO, Inc.	\$6,297,410	\$13,490,404	\$11,038,074	\$13,213,971	\$14,955,869	137.5%
Essence, Inc.	\$0	\$1,910,202	\$2,973,368	\$4,557,849	\$10,611,767	455.5%
FirstGuard Health Plan, Inc.	\$30,275,721	\$31,204,975	\$22,755,428	\$21,998,000	\$24,435,791	-19.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$35,840,592	\$40,896,200	\$61,477,853	\$64,183,041	\$74,251,170	107.2%
Group Health Plan, Inc.	\$155,708,415	\$171,351,984	\$179,642,761	\$160,591,141	\$173,209,657	11.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$77,516,944	N/A
Healthcare USA of Missouri, LLC	\$52,654,774	\$63,170,691	\$78,395,404	\$89,628,069	\$91,652,581	74.1%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$24,535,300	\$26,709,123	\$26,610,532	\$15,395,259	\$27,963,991	14.0%
HMO Missouri, Inc. dba Blue Choice	\$85,229,418	\$90,486,004	\$80,685,373	\$94,844,750	\$123,396,772	44.8%
Humana Health Plan, Inc.	\$431,974,632	\$486,525,355	\$437,399,781	\$393,710,930	\$410,078,474	-5.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$87,312,833	\$119,741,911	\$147,990,080	\$101,825,170	\$84,540,053	-3.2%
Mercy MC + Inc.	N/A	N/A	N/A	\$13,175,902	\$733,471	-94.4%
Missouri Care, LC	\$9,696,838	\$14,024,941	\$15,320,098	\$15,553,445	\$13,307,613	37.2%
United Healthcare of the Midwest, Inc.	\$353,802,848	\$305,550,762	\$254,978,772	\$203,929,705	\$217,510,164	-38.5%
Withdrawn HMOs	\$122,954,156	\$42,627,636	\$4,155,591	\$4,164,403	\$0	-96.6%
All HMOs with Total Liabilities, Capital & Surplus in Each Year	\$2,052,264,349	\$2,188,545,762	\$2,117,801,862	\$2,060,136,831	\$2,272,463,435	10.7%



Plan Wide Net Premium Income (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$89,820,469	\$66,053,351	\$80,023,593	\$86,216,908	\$69,735,528	-22.4%
Alliance For Community Health, LLC dba Community Care Plus	\$52,576,356	\$76,250,629	\$82,762,999	\$85,487,331	\$124,237,316	136.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$36,789,851	\$72,813,319	97.9%
Blue Cross & Blue Shield of Kansas City	\$161,741,726	\$189,800,318	\$199,764,727	\$170,770,479	\$113,519,629	-29.8%
Children's Mercy's Family Health Partners, Inc.	\$81,617,202	\$87,141,474	\$99,393,284	\$109,420,014	\$96,763,149	18.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$25,347,733	\$18,836,923	\$14,279,015	\$12,667,537	\$16,071,036	-36.6%
CIGNA Healthcare of St. Louis, Inc.	\$32,939,011	\$28,068,399	\$20,133,261	\$16,129,326	\$16,077,079	-51.2%
Community Health Plan	\$59,866,268	\$56,341,487	\$62,629,689	\$62,020,962	\$45,514,511	-24.0%
Coventry Health Care of Kansas, Inc.	\$690,218,590	\$507,673,879	\$491,504,375	\$458,024,647	\$480,019,717	-30.5%
Cox Health Systems HMO, Inc.	\$43,737,720	\$47,998,793	\$11,401,045	\$11,573,337	\$20,108,737	-54.0%
Essence, Inc.	\$0	\$0	\$441,535	\$12,981,628	\$31,997,110	146.5%
FirstGuard Health Plan, Inc.	\$97,417,479	\$86,639,040	\$85,762,306	\$88,687,283	\$79,781,753	-18.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$129,806,944	\$160,757,342	\$194,669,724	\$224,569,406	\$269,995,833	108.0%
Group Health Plan, Inc.	\$450,025,079	\$541,151,425	\$632,430,963	\$524,739,385	\$517,275,130	14.9%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$263,999,393	N/A
Healthcare USA of Missouri, LLC	\$251,644,944	\$327,287,649	\$343,950,770	\$344,284,994	\$324,586,616	29.0%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$29,188,044	\$36,120,744	\$80,087	\$63,860	\$49,120	-99.8%
HMO Missouri, Inc. dba Blue Choice	\$222,061,323	\$251,613,644	\$272,885,892	\$332,923,034	\$387,951,380	74.7%
Humana Health Plan, Inc.	\$2,199,657,397	\$2,170,578,509	\$1,982,715,994	\$1,656,186,226	\$1,490,673,591	-32.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$543,437,678	\$596,326,974	\$560,541,754	\$476,310,476	\$417,117,847	-23.2%
Mercy MC + Inc.	N/A	N/A	N/A	\$52,240,542	\$52,054,682	-0.4%
Missouri Care, LC	\$53,133,838	\$64,942,382	\$72,627,253	\$79,616,609	\$76,089,021	43.2%
United Healthcare of the Midwest, Inc.	\$1,367,164,570	\$826,743,506	\$555,239,334	\$521,081,292	\$554,516,377	-59.4%
Withdrawn HMOs	\$123,257,192	\$4,357,621	\$3,636,588	\$1,672	\$0	-100.0%
All HMOs with Net Premium Income in Each Year	\$6,704,659,563	\$6,144,684,089	\$5,766,874,188	\$5,362,786,799	\$5,520,947,874	-17.7%

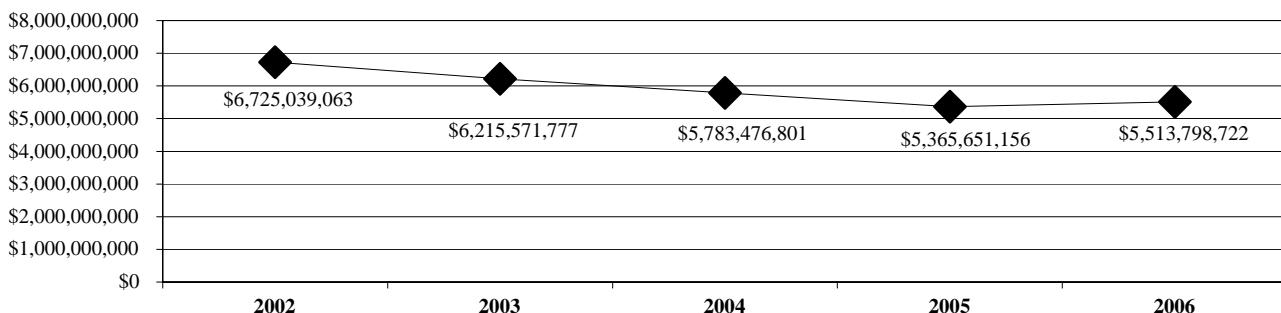
All HMOs with Net Premium Income in Each Year



Plan Wide Total Revenues (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$90,306,869	\$66,053,351	\$80,023,593	\$86,220,764	\$69,736,263	-22.8%
Alliance For Community Health, LLC dba Community Care Plus	\$52,576,356	\$76,250,629	\$82,762,999	\$85,487,331	\$124,237,316	136.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$36,789,851	\$72,813,319	97.9%
Blue Cross & Blue Shield of Kansas City	\$161,741,726	\$189,800,318	\$199,764,727	\$170,770,479	\$113,519,629	-29.8%
Children's Mercy's Family Health Partners, Inc.	\$81,743,391	\$87,333,142	\$99,567,266	\$109,420,014	\$96,763,173	18.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$25,347,733	\$18,836,923	\$14,279,015	\$12,667,537	\$16,071,036	-36.6%
CIGNA Healthcare of St. Louis, Inc.	\$32,939,011	\$28,068,399	\$20,133,261	\$16,129,326	\$16,077,079	-51.2%
Community Health Plan	\$60,964,177	\$58,971,002	\$65,287,917	\$62,076,378	\$45,527,917	-25.3%
Coventry Health Care of Kansas, Inc.	\$690,611,807	\$508,952,935	\$493,290,503	\$459,270,660	\$480,019,717	-30.5%
Cox Health Systems HMO, Inc.	\$43,737,720	\$48,838,791	\$11,921,380	\$12,268,587	\$21,003,766	-52.0%
Essence, Inc.	\$0	\$0	\$441,535	\$12,981,628	\$31,997,110	7146.8%
FirstGuard Health Plan, Inc.	\$107,889,962	\$97,775,967	\$96,319,834	\$88,687,283	\$79,781,753	-26.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$129,806,944	\$160,757,342	\$194,669,724	\$224,569,406	\$269,995,833	108.0%
Group Health Plan, Inc.	\$452,011,376	\$541,151,425	\$632,430,963	\$524,739,385	\$517,275,130	14.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$263,999,393	N/A
Healthcare USA of Missouri, LLC	\$251,644,944	\$327,367,699	\$344,073,381	\$344,285,244	\$324,586,616	29.0%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$38,727,814	\$50,515,466	\$82,548	\$66,074	\$52,201	-99.9%
HMO Missouri, Inc. dba Blue Choice ⁸	\$217,965,248	\$251,597,063	\$272,845,296	\$332,873,176	\$388,008,409	78.0%
Humana Health Plan, Inc. ⁸	\$2,199,657,397	\$2,170,578,509	\$1,982,715,994	\$1,656,164,326	\$1,490,668,998	-32.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$543,810,988	\$596,880,208	\$561,348,565	\$477,244,575	\$418,111,021	-23.1%
Mercy MC + Inc.	N/A	N/A	N/A	\$52,240,542	\$52,054,682	-0.4%
Missouri Care, LC	\$53,133,838	\$64,942,382	\$72,627,253	\$79,616,609	\$76,089,021	43.2%
United Healthcare of the Midwest, Inc. ⁸	\$1,367,164,570	\$866,542,605	\$555,254,459	\$521,080,309	\$545,409,340	-60.1%
Withdrawn HMOs	\$123,257,192	\$4,357,621	\$3,636,588	\$1,672	\$0	-100.0%
All HMOs with Total Revenue in Each Year	\$6,725,039,063	\$6,215,571,777	\$5,783,476,801	\$5,365,651,156	\$5,513,798,722	-18.0%

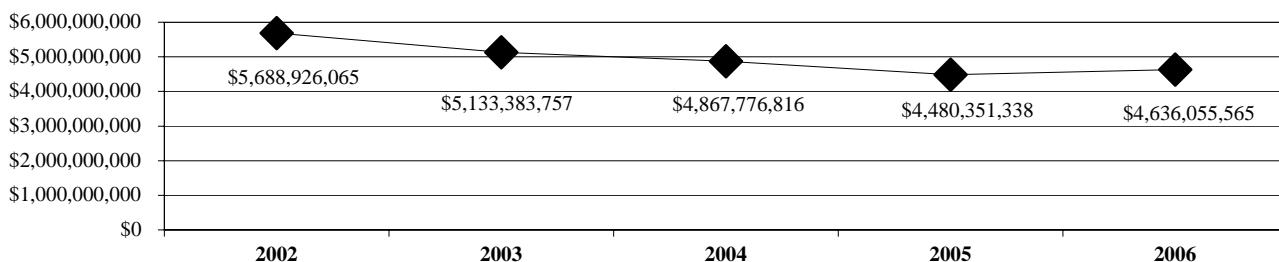
All HMOs with Total Revenue in Each Year



Plan Wide Medical and Hospital Expenses (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$76,273,935	\$49,324,860	\$64,693,639	\$76,323,616	\$60,335,663	-20.9%
Alliance For Community Health, LLC dba Community Care Plus	\$41,679,140	\$61,607,306	\$63,195,259	\$77,437,642	\$100,624,553	141.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$34,300,256	\$66,263,515	93.2%
Blue Cross & Blue Shield of Kansas City	\$129,616,651	\$158,946,203	\$171,974,630	\$148,363,710	\$102,771,767	-20.7%
Children's Mercy's Family Health Partners, Inc.	\$73,772,363	\$80,638,069	\$90,991,106	\$95,260,320	\$82,074,467	11.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$23,786,449	\$19,888,054	\$9,003,734	\$8,533,444	\$14,142,554	-40.5%
CIGNA Healthcare of St. Louis, Inc.	\$27,943,370	\$21,146,899	\$13,215,138	\$13,295,636	\$13,154,387	-52.9%
Community Health Plan	\$51,055,338	\$47,146,608	\$53,844,560	\$54,867,764	\$42,521,103	-16.7%
Coventry Health Care of Kansas, Inc.	\$630,875,004	\$399,476,617	\$375,220,876	\$342,023,561	\$366,822,409	-41.9%
Cox Health Systems HMO, Inc.	\$40,226,898	\$44,525,917	\$12,707,363	\$12,559,568	\$20,957,867	-47.9%
Essence, Inc.	\$0	\$0	\$358,779	\$10,200,013	\$24,804,585	6813.6%
FirstGuard Health Plan, Inc.	\$86,909,855	\$69,240,337	\$72,427,374	\$80,049,629	\$72,151,791	-17.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$107,462,406	\$135,599,811	\$155,492,324	\$198,503,260	\$242,341,928	125.5%
Group Health Plan, Inc.	\$358,522,780	\$427,809,374	\$510,288,136	\$428,175,359	\$432,767,102	20.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health of Missouri	N/A	N/A	N/A	N/A	\$214,617,658	N/A
Healthcare USA of Missouri, LLC	\$212,490,656	\$280,718,819	\$305,051,600	\$284,066,816	\$286,796,523	35.0%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$27,099,633	\$35,657,603	\$75,574	\$55,749	\$45,808	-99.8%
HMO Missouri, Inc. dba Blue Choice	\$172,582,786	\$196,995,795	\$222,342,763	\$275,178,245	\$321,597,064	86.3%
Humana Health Plan, Inc.	\$1,873,499,724	\$1,843,164,000	\$1,748,490,736	\$1,401,478,878	\$1,233,234,629	-34.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$503,544,060	\$531,551,766	\$482,791,072	\$413,016,967	\$378,632,494	-24.8%
Mercy MC + Inc.	N/A	N/A	N/A	\$47,713,631	\$54,133,786	13.5%
Missouri Care, LC	\$46,724,785	\$54,116,756	\$64,409,102	\$67,548,643	\$65,315,156	39.8%
United Healthcare of the Midwest, Inc.	\$1,095,555,575	\$680,274,833	\$448,406,438	\$411,438,642	\$439,948,756	-59.8%
Withdrawn HMOs	\$109,304,657	(\$4,445,870)	\$2,796,613	(\$40,011)	\$0	-100.0%
All HMOs with Medical & Hospital Expenses in Each Year	\$5,688,926,065	\$5,133,383,757	\$4,867,776,816	\$4,480,351,338	\$4,636,055,565	-18.5%

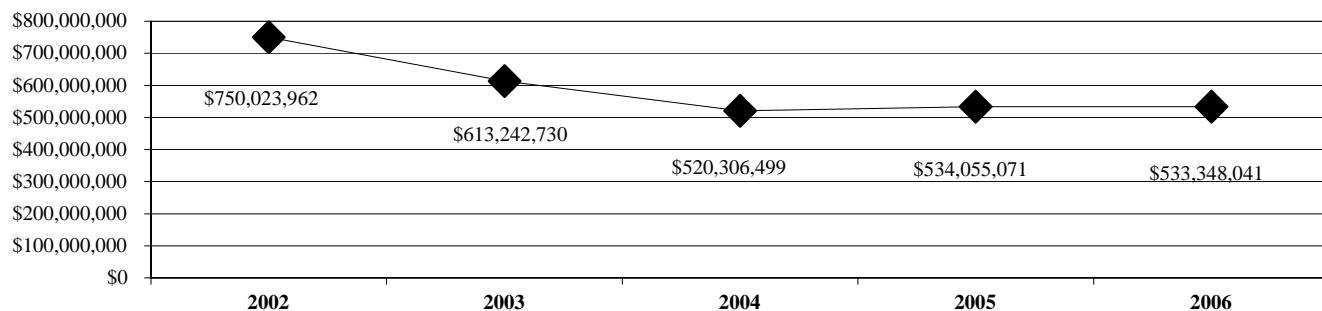
All HMOs with Medical & Hospital Expenses in Each Year



Plan Wide Administration Expenses (2002 - 2006)⁴

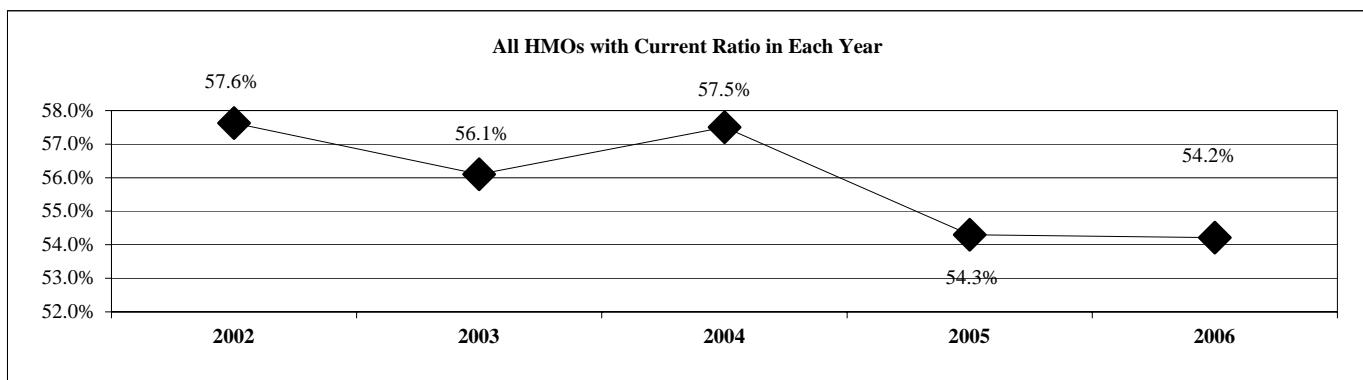
Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$9,196,978	\$7,407,398	\$9,633,792	\$10,517,363	\$9,784,388	6.4%
Alliance For Community Health, LLC dba Mercy CarePlus	\$3,262,237	\$4,043,423	\$4,885,405	\$3,943,358	\$6,340,191	94.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$3,609,172	\$7,584,506	110.1%
Blue Cross & Blue Shield of Kansas City	\$16,409,652	\$18,175,266	\$16,939,151	\$14,991,437	\$9,276,418	-43.5%
Children's Mercy's Family Health Partners, Inc.	\$4,838,478	\$4,337,868	\$4,689,145	\$7,289,011	\$11,098,408	129.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$4,622,673	(\$243,741)	\$1,654,879	\$1,252,762	\$2,076,126	-55.1%
CIGNA Healthcare of St. Louis, Inc.	\$1,899,106	\$1,689,984	\$1,210,355	\$598,067	\$1,355,303	-28.6%
Community Health Plan	\$9,197,622	\$9,464,707	\$8,675,029	\$5,697,344	\$4,993,206	-45.7%
Coventry Health Care of Kansas, Inc.	\$66,091,214	\$53,036,628	\$48,779,902	\$45,044,898	\$47,961,435	-27.4%
Cox Health Systems HMO, Inc.	\$5,087,692	\$4,668,375	\$1,174,689	\$1,440,552	\$2,291,303	-55.0%
Essence, Inc.	\$0	\$0	\$1,827,211	\$3,167,355	\$5,093,521	178.8%
FirstGuard Health Plan, Inc.	\$16,232,185	\$15,647,175	\$17,716,959	\$10,948,541	\$15,724,388	-3.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$9,267,873	\$13,055,195	\$14,829,290	\$19,683,730	\$22,256,646	140.1%
Group Health Plan, Inc.	\$43,248,775	\$40,481,641	\$40,807,591	\$32,036,395	\$27,044,547	-37.5%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$30,644,380	N/A
Healthcare USA of Missouri, LLC	\$19,586,177	\$24,811,847	\$24,125,643	\$25,404,880	\$22,066,697	12.7%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$3,244,951	\$3,797,449	\$58,083	\$38,294	\$20,558	-99.4%
HMO Missouri, Inc. dba Blue Choice	\$25,624,104	\$30,646,957	\$26,779,030	\$32,727,381	\$35,818,232	39.8%
Humana Health Plan, Inc.	\$287,138,295	\$230,175,155	\$192,579,436	\$212,010,526	\$173,131,198	-39.7%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$32,300,581	\$32,190,732	\$35,571,570	\$29,497,007	\$25,693,376	-20.5%
Mercy MC + Inc.	N/A	N/A	N/A	\$3,647	\$31,236	756.5%
Missouri Care, LC	\$6,776,931	\$8,148,960	\$8,924,474	\$11,684,976	\$10,245,178	51.2%
United Healthcare of the Midwest, Inc.	\$176,127,889	\$109,241,992	\$59,137,936	\$62,407,817	\$62,816,800	-64.3%
Withdrawn HMOs	\$9,870,549	\$2,465,719	\$306,929	\$60,558	\$0	-99.4%
All HMOs with Administration Expenses in Each Year	\$750,023,962	\$613,242,730	\$520,306,499	\$534,055,071	\$533,348,041	-28.9%

All HMOs with Administration Expenses in Each Year



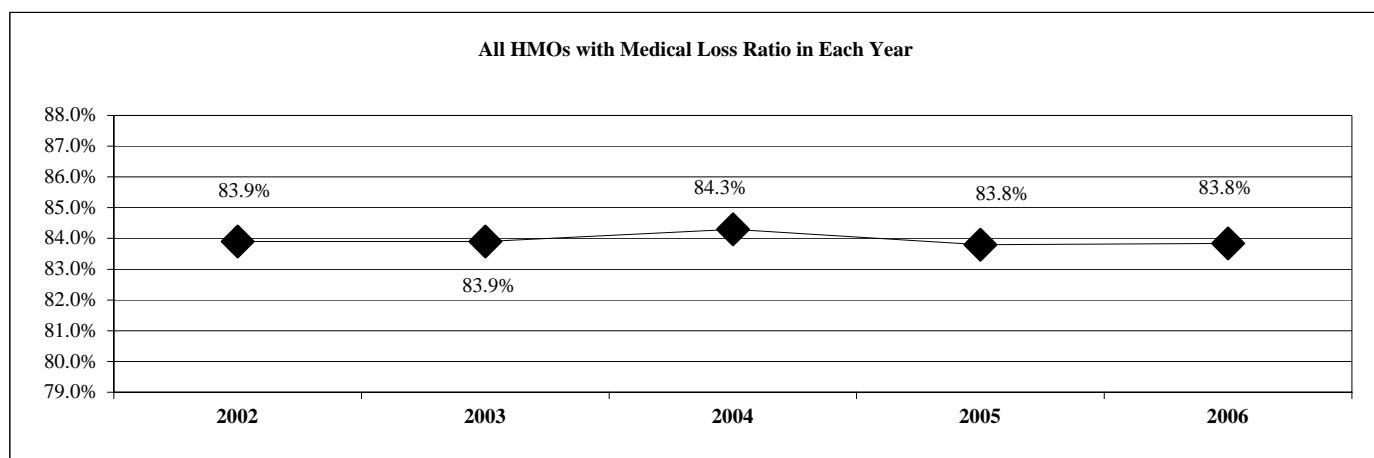
Plan Wide Current Ratio (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006
Aetna Health, Inc.	214.6%	111.8%	66.3%	101.9%	111.3%
Alliance For Community Health, LLC dba Mercy CarePlus	203.0%	192.8%	206.7%	180.1%	237.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	88.8%	80.6%
Blue Cross & Blue Shield of Kansas City	32.2%	36.7%	40.4%	32.1%	33.7%
Children's Mercy's Family Health Partners, Inc.	103.2%	107.8%	118.3%	122.5%	125.6%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	77.3%	61.1%	53.7%	37.5%	23.0%
CIGNA Healthcare of St. Louis, Inc.	84.0%	146.7%	110.2%	99.3%	49.4%
Community Health Plan	99.8%	99.4%	112.5%	55.3%	26.8%
Coventry Health Care of Kansas, Inc.	44.0%	23.0%	60.6%	57.1%	53.3%
Cox Health Systems HMO, Inc.	155.1%	148.2%	170.9%	143.7%	132.3%
Essence, Inc.	0.0%	480.2%	365.4%	290.2%	160.4%
FirstGuard Health Plan, Inc.	67.9%	99.6%	59.6%	99.6%	138.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	74.1%	71.5%	49.6%	46.2%	37.3%
Group Health Plan, Inc.	20.7%	30.9%	64.4%	52.9%	44.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	135.1%
Healthcare USA of Missouri, LLC	144.7%	100.1%	115.1%	119.6%	154.9%
HealthLink HMO, Inc. dba HealthLink HMO ²	2711.5%	1096.0%	1211.9%	1226.5%	619.4%
HMO Missouri, Inc. dba Blue Choice	113.5%	51.6%	55.3%	51.8%	50.3%
Humana Health Plan, Inc.	56.8%	59.9%	19.0%	12.0%	12.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	130.3%	97.1%	93.7%	53.6%	39.0%
Mercy MC + Inc.	N/A	N/A	N/A	102.6%	721.2%
Missouri Care, LC	176.5%	117.3%	140.8%	202.5%	174.3%
United Healthcare of the Midwest, Inc.	31.0%	51.5%	78.2%	68.0%	69.0%
Withdrawn HMOs	90.2%	76.2%	123.8%	4479.7%	0.0%
All HMOs with Current Ratio in Each Year	57.6%	56.1%	57.5%	54.3%	54.2%



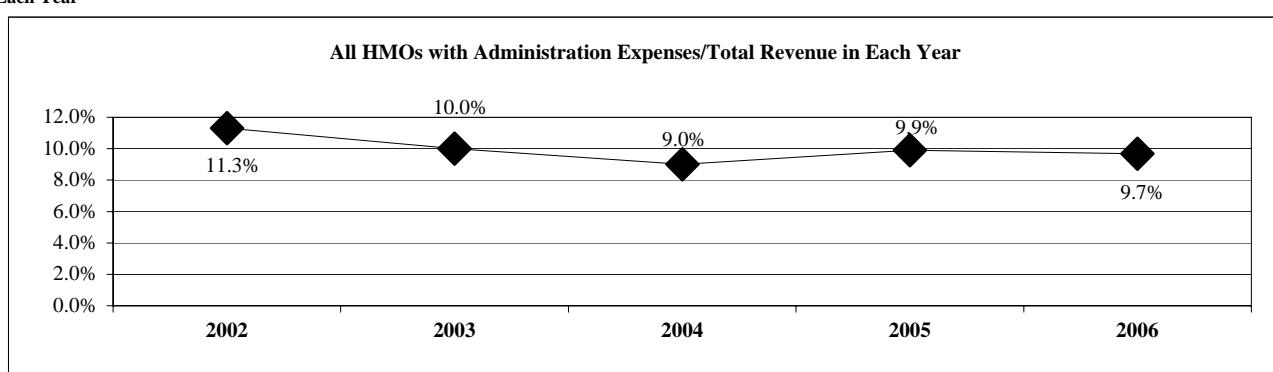
Plan Wide Medical Loss Ratio (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006
Aetna Health, Inc.	85.5%	73.9%	81.3%	88.5%	87.1%
Alliance For Community Health, LLC dba Mercy CarePlus	88.2%	80.9%	76.4%	90.6%	81.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	93.2%	93.1%
Blue Cross & Blue Shield of Kansas City	84.7%	84.7%	86.1%	85.9%	90.5%
Children's Mercy's Family Health Partners, Inc.	90.2%	92.3%	91.4%	87.1%	84.8%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	103.1%	111.3%	63.1%	67.4%	88.0%
CIGNA Healthcare of St. Louis, Inc.	85.4%	77.4%	65.6%	82.4%	81.8%
Community Health Plan	85.6%	84.1%	82.5%	88.4%	93.4%
Coventry Health Care of Kansas, Inc.	91.5%	75.7%	76.1%	74.5%	76.4%
Cox Health Systems HMO, Inc.	91.6%	92.1%	106.6%	103.6%	99.8%
Essence, Inc.	0.0%	0.0%	81.3%	78.6%	77.5%
FirstGuard Health Plan, Inc.	89.2%	81.3%	75.2%	90.6%	90.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	82.8%	84.3%	79.9%	88.4%	89.8%
Group Health Plan, Inc.	79.6%	78.4%	80.7%	81.6%	83.7%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	81.3%
Healthcare USA of Missouri, LLC	85.8%	87.0%	88.8%	83.2%	87.5%
HealthLink HMO, Inc. dba HealthLink HMO ²	93.2%	98.1%	91.6%	84.4%	87.8%
HMO Missouri, Inc. dba Blue Choice	78.7%	79.4%	81.5%	82.7%	82.9%
Humana Health Plan, Inc.	85.0%	80.9%	88.3%	85.8%	82.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	94.4%	89.3%	86.7%	85.8%	90.3%
Mercy MC + Inc.	N/A	N/A	N/A	91.3%	104.0%
Missouri Care, LC	87.7%	82.7%	88.7%	83.0%	86.6%
United Healthcare of the Midwest, Inc.	79.7%	105.3%	80.7%	79.0%	80.7%
Withdrawn HMOs	82.9%	112.6%	76.9%	-2393.0%	0.0%
All HMOs with Medical Loss Ratio in Each Year	83.9%	83.9%	84.3%	83.8%	83.8%



Plan Wide Administration Expenses to Total Revenue (2002 - 2006)⁴

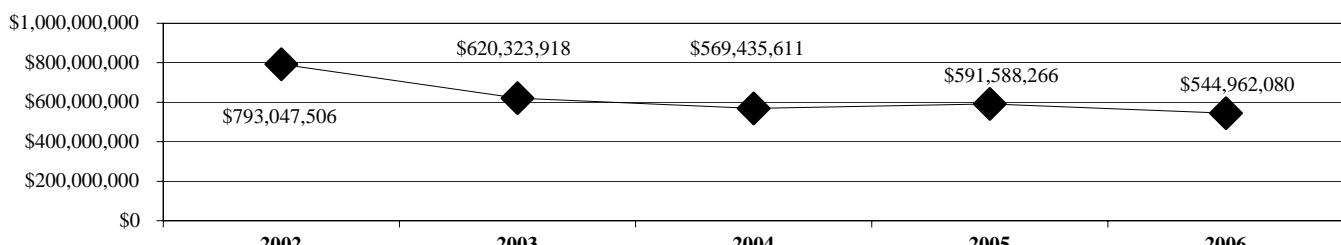
Health Maintenance Organization	2002	2003	2004	2005	2006
Aetna Health, Inc.	10.2%	11.2%	12.0%	12.2%	14.0%
Alliance For Community Health, LLC dba Mercy CarePlus	6.2%	5.3%	5.9%	4.6%	5.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	9.8%	10.4%
Blue Cross & Blue Shield of Kansas City	10.1%	9.6%	8.5%	8.8%	8.2%
Children's Mercy's Family Health Partners, Inc.	5.9%	5.0%	4.7%	6.7%	11.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	18.2%	-1.3%	11.6%	9.9%	12.9%
CIGNA Healthcare of St. Louis, Inc.	5.8%	6.0%	6.0%	3.7%	8.4%
Community Health Plan	10.3%	16.0%	13.3%	9.2%	11.0%
Coventry Health Care of Kansas, Inc.	9.7%	10.4%	9.9%	9.8%	10.0%
Cox Health Systems HMO, Inc.	11.6%	9.6%	9.9%	11.7%	10.9%
Essence, Inc.	0.0%	0.0%	413.8%	24.4%	15.9%
FirstGuard Health Plan, Inc.	15.0%	16.0%	18.4%	12.3%	19.7%
Good Health HMO, Inc. dba Blue-Care, Inc.	7.1%	8.1%	7.6%	8.8%	8.2%
Group Health Plan, Inc.	9.6%	7.5%	6.5%	5.9%	5.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	11.6%
Healthcare USA of Missouri, LLC	7.8%	7.6%	7.0%	7.5%	6.8%
HealthLink HMO, Inc. dba HealthLink HMO ²	8.4%	7.5%	70.4%	58.0%	39.4%
HMO Missouri, Inc. dba Blue Choice	11.8%	12.2%	9.8%	9.8%	9.2%
Humana Health Plan, Inc.	13.1%	10.6%	9.7%	12.8%	11.6%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	5.9%	5.4%	6.3%	5.9%	6.1%
Mercy MC + Inc.	N/A	N/A	N/A	0.0%	0.1%
Missouri Care, LC	12.8%	12.5%	12.3%	12.3%	13.5%
United Healthcare of the Midwest, Inc.	12.9%	12.6%	10.7%	12.0%	11.5%
Withdrawn HMOs	8.0%	8.8%	8.4%	3621.9%	0.0%
All HMOs with Administration Expenses/Total Revenue in Each Year	11.3%	10.0%	9.0%	9.9%	9.7%



Plan Wide Total Claims Incurred for Prior Year (2002 - 2006)⁴

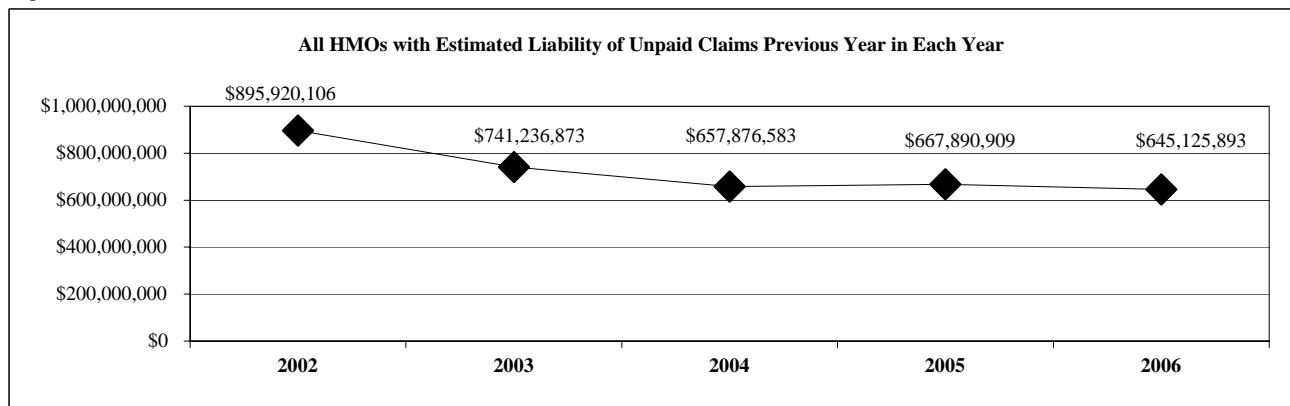
Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006)²²
Aetna Health, Inc.	\$16,464,923	\$7,344,986	\$5,733,079	\$6,068,887	\$6,832,500	-58.5%
Alliance For Community Health, LLC dba Mercy CarePlus	\$3,811,351	\$4,397,385	\$6,949,290	\$7,477,920	\$6,401,633	68.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$0	\$3,067,658	N/A
Blue Cross & Blue Shield of Kansas City	\$63,574,318	\$79,934,488	\$95,963,123	\$93,778,325	\$104,926,605	65.0%
Children's Mercy's Family Health Partners, Inc.	\$7,427,224	\$7,265,219	\$9,614,606	\$7,750,452	\$6,856,834	-7.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$3,456,088	\$3,329,567	\$2,416,928	\$1,146,238	\$608,000	-82.4%
CIGNA Healthcare of St. Louis, Inc.	\$2,107,019	\$3,954,675	\$2,143,288	\$936,766	\$606,999	-71.2%
Community Health Plan	\$6,036,731	\$5,588,497	\$5,035,789	\$6,167,025	\$5,835,619	-3.3%
Coventry Health Care of Kansas, Inc.	\$63,727,661	\$62,068,724	\$42,481,091	\$43,283,643	\$40,746,698	-36.1%
Cox Health Systems HMO, Inc.	\$2,974,319	\$3,537,425	\$5,188,201	\$1,166,253	\$1,591,061	-46.5%
Essence, Inc.	\$0	\$0	\$0	\$48,116	\$966,957	1909.6%
FirstGuard Health Plan, Inc.	\$11,061,467	\$12,440,928	\$7,569,509	\$8,608,227	\$8,760,403	-20.8%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$7,441,419	\$10,024,501	\$11,785,151	\$14,729,945	\$15,385,141	106.8%
Group Health Plan, Inc.	\$65,252,139	\$41,177,467	\$44,570,843	\$43,682,385	\$33,646,263	-48.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$29,121,571	N/A
Healthcare USA of Missouri, LLC	\$16,222,257	\$18,621,958	\$26,993,919	\$24,698,941	\$20,753,528	27.9%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$71,195	(\$15,708)	\$228,365	\$162,631	\$132,893	86.7%
HMO Missouri, Inc. dba Blue Choice	\$15,196,216	\$19,760,693	\$21,128,255	\$22,141,368	\$24,682,050	62.4%
Humana Health Plan, Inc.	\$180,654,614	\$141,320,478	\$159,889,774	\$178,304,473	\$122,142,740	-32.4%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$36,607,455	\$44,622,412	\$42,873,373	\$49,903,406	\$27,046,375	-26.1%
Mercy MC + Inc.	N/A	N/A	N/A	\$0	\$0	N/A
Missouri Care, LC	\$5,387,384	\$4,397,188	\$6,927,824	\$7,227,609	\$6,467,789	20.1%
United Healthcare of the Midwest, Inc.	\$148,214,396	\$134,807,573	\$71,743,137	\$74,067,154	\$78,382,763	-47.1%
Withdrawn HMOs	\$137,359,330	\$15,745,462	\$200,066	\$238,502	\$0	-99.8%
All HMOs with Total Claims Incurred for Prior Year in Each Year	\$793,047,506	\$620,323,918	\$569,435,611	\$591,588,266	\$544,962,080	-31.3%

All HMOs with Total Claims Incurred for Prior Year in Each Year



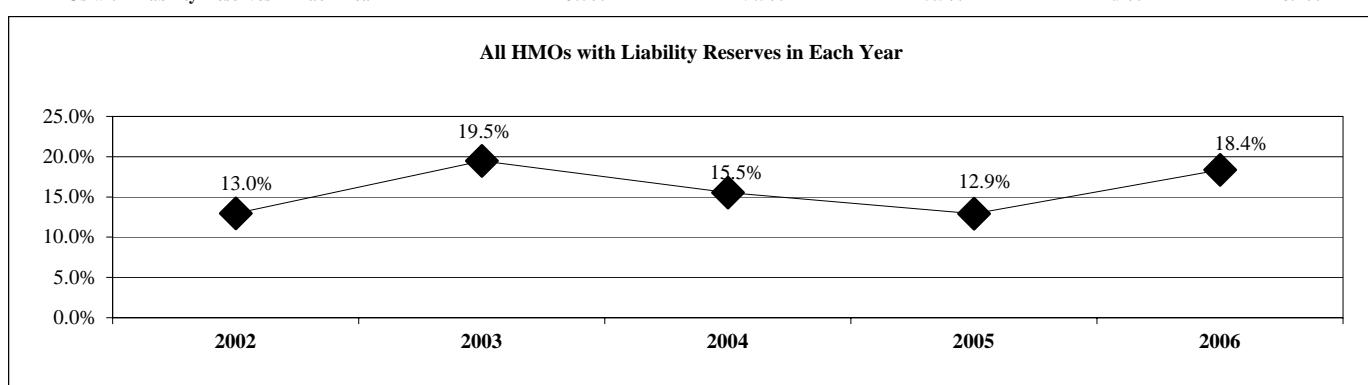
Plan Wide Estimated Liability of Unpaid Claims Prior Year (2002 - 2006)⁴

Health Maintenance Organization	2002	2003	2004	2005	2006	% Change (2002 - 2006) ²²
Aetna Health, Inc.	\$26,232,022	\$10,074,847	\$7,180,617	\$7,794,150	\$8,500,327	-67.6%
Alliance For Community Health, LLC dba Mercy CarePlus	\$10,066,214	\$8,013,716	\$11,006,562	\$7,358,507	\$7,284,578	-27.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	\$0	\$2,835,207	N/A
Blue Cross & Blue Shield of Kansas City	\$78,729,534	\$79,709,200	\$95,468,951	\$93,391,817	\$102,616,622	30.3%
Children's Mercy's Family Health Partners, Inc.	\$9,592,942	\$8,565,597	\$10,436,798	\$9,165,523	\$8,789,206	-8.4%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	\$4,098,425	\$4,545,009	\$6,273,248	\$2,546,308	\$1,010,000	-75.4%
CIGNA Healthcare of St. Louis, Inc.	\$3,032,352	\$5,017,958	\$4,448,404	\$2,411,766	\$1,376,000	-54.6%
Community Health Plan	\$6,589,158	\$5,454,739	\$5,769,628	\$6,841,280	\$6,723,364	2.0%
Coventry Health Care of Kansas, Inc.	\$81,676,630	\$88,406,687	\$54,896,537	\$56,765,993	\$51,315,614	-37.2%
Cox Health Systems HMO, Inc.	\$3,630,512	\$3,448,120	\$4,274,408	\$1,272,444	\$1,766,426	-51.3%
Essence, Inc.	N/A	\$0	\$0	\$188,918	\$915,000	384.3%
FirstGuard Health Plan, Inc.	\$13,567,915	\$17,168,203	\$9,878,870	\$7,923,058	\$9,680,720	-28.6%
Good Health HMO, Inc. dba Blue-Care, Inc.	\$9,938,662	\$9,987,896	\$12,299,375	\$13,621,272	\$18,274,918	83.9%
Group Health Plan, Inc.	\$73,041,381	\$52,182,610	\$54,837,508	\$58,304,529	\$43,909,786	-39.9%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	\$42,959,207	N/A
Healthcare USA of Missouri, LLC	\$23,137,295	\$21,306,969	\$30,250,802	\$42,703,912	\$32,765,624	41.6%
HealthLink HMO, Inc. dba HealthLink HMO ²	\$48,601	\$102,159	\$228,365	\$166,619	\$132,893	173.4%
HMO Missouri, Inc. dba Blue Choice	\$18,721,539	\$25,269,279	\$25,000,061	\$26,852,729	\$30,427,359	62.5%
Humana Health Plan, Inc.	\$179,733,841	\$165,952,652	\$178,283,895	\$182,508,582	\$145,182,010	-19.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	\$38,754,170	\$48,075,982	\$46,541,218	\$59,527,841	\$33,199,039	-14.3%
Mercy MC + Inc.	N/A	N/A	N/A	\$0	\$0	N/A
Missouri Care, LC	\$6,682,658	\$5,473,989	\$6,917,599	\$8,100,170	\$7,624,409	14.1%
United Healthcare of the Midwest, Inc.	\$165,459,863	\$159,078,170	\$89,662,183	\$80,130,076	\$87,837,584	-46.9%
Withdrawn HMOs	\$143,186,392	\$23,403,091	\$4,221,554	\$315,415	\$0	-99.8%
All HMOs with Estimated Liability of Unpaid Claims Previous Year in Each Year	\$895,920,106	\$741,236,873	\$657,876,583	\$667,890,909	\$645,125,893	-28.0%



*Plan Wide Analysis of Liability Reserves (2002 - 2006)*⁴

Health Maintenance Organization	2002	2003	2004	2005	2006
Aetna Health, Inc.	59.3%	37.2%	25.2%	28.4%	24.4%
Alliance For Community Health, LLC dba Mercy CarePlus	164.1%	82.2%	58.4%	-1.6%	13.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	N/A	N/A	N/A	0.0%	-7.6%
Blue Cross & Blue Shield of Kansas City	23.8%	-0.3%	-0.5%	-0.4%	-2.2%
Children's Mercy's Family Health Partners, Inc.	29.2%	17.9%	8.6%	18.3%	28.2%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	18.6%	36.5%	159.6%	122.1%	66.1%
CIGNA Healthcare of St. Louis, Inc.	43.9%	26.9%	107.6%	157.5%	126.7%
Community Health Plan	9.2%	-2.4%	14.6%	10.9%	15.2%
Coventry Health Care of Kansas, Inc.	28.2%	42.4%	29.2%	31.1%	25.9%
Cox Health Systems HMO, Inc.	22.1%	-2.5%	-17.6%	9.1%	11.0%
Essence, Inc.	N/A	0.0%	0.0%	292.6%	-5.4%
FirstGuard Health Plan, Inc.	22.7%	38.0%	30.5%	-8.0%	10.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	33.6%	-0.4%	4.4%	-7.5%	18.8%
Group Health Plan, Inc.	11.9%	26.7%	23.0%	33.5%	30.5%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	N/A	N/A	N/A	N/A	47.5%
Healthcare USA of Missouri, LLC	42.6%	14.4%	12.1%	72.9%	57.9%
HealthLink HMO, Inc. dba HealthLink HMO ²	-31.7%	750.4%	0.0%	2.5%	0.0%
HMO Missouri, Inc. dba Blue Choice	23.2%	27.9%	18.3%	21.3%	23.3%
Humana Health Plan, Inc.	-0.5%	17.4%	11.5%	2.4%	18.9%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	5.9%	7.7%	8.6%	19.3%	22.7%
Mercy MC + Inc.	N/A	N/A	N/A	0.0%	0.0%
Missouri Care, LC	24.0%	24.5%	-0.1%	12.1%	17.9%
United Healthcare of the Midwest, Inc.	11.6%	18.0%	25.0%	8.2%	12.1%
Withdrawn HMOs	4.2%	48.6%	2010.1%	32.2%	0.0%
All HMOs with Liability Reserves in Each Year	13.0%	19.5%	15.5%	12.9%	18.4%



Utilization Review and Grievance Activities for Missouri HMOs

Section 376.1359 RSMo requires HMOs to file an annual report of utilization review activities. 20 CSR 400-10.020 provides for the type of information to be reported. Four years worth of information is presented. HMOs serving Medicaid or Medicare populations only are excluded from the information published here. Complaints and appeals under these programs are governed by other state and federal laws.

NOTE: The terms “utilization review” and “grievance” are defined in Missouri law at section 376.1350 RSMo.

A. Year – The year for which activity was reported.

B. Type of UR Conducted – Missouri law defines several types of utilization review. See section 376.1350 RSMo. Additional types are occasionally reported. Information is abbreviated as follows:

Amb	“Ambulatory Review”	Case	“Case Management”
Con	“Concurrent Review”	Pro	“Prospective Review”
Retro	“Retrospective Review”	Exp	“Expedited Reviews”

C. Total Commercial Enrollment – Total number of commercial enrollees.

D. Total 1st Level Grievances Received – The number of member grievances received for first level review, pursuant to section 376.1382 RSMo.

E. 1st Level Grievance - Company Decision Upheld – The number of times that the company decision or action giving rise to the grievance was upheld in a first level review.

F. 1st Level Grievance - Company Decision Overturned – The number of times that the company decision or action giving rise to the grievance was overturned in a first level review. If this number is very high relative to the total number of 1st level grievances received, it may indicate a problem with initial claim reviews.

G. Total 2nd Level Grievances Received – The number of times that a decision upheld in a 1st level grievance was further appealed, pursuant to section 376.1382 RSMo. In some cases, HMOs contract with independent review organizations for evaluation of 2nd level grievances.

H. 2nd Level Grievance - Company Decision Upheld – The number of times that the decision made at the 1st level is upheld in a 2nd level review.

I. 2nd Level Grievance - Company Decision Overturned – The number of times that the decision reached in a 1st level review is overturned in a 2nd level review. A very high number relative to the total number of 2nd level grievances received may indicate that the 1st level review process is inadequate.

J. Expedited Grievance Reviews – The number of times the HMO performed an expedited review, pursuant to section 376.1389 RSMo.

Notes:

The sum of column E and column F should equal the number reported in column D. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process.

The sum of column H and column I should equal the number reported in column G. However, in some cases, HMOs reported that a decision was partially upheld and partially overturned in the grievance evaluation process.

Utilization Review and Grievance Activities¹⁶

Excludes Medicare and Medicaid only companies

Health Maintenance Organization	Year	Type of UR Conducted	Total Commercial Enrollment	Total 1st Level Grievances Received	1st Level Grievance - Company Decision Upheld	1st Level Grievance - Company Decision Overturned	Total 2nd Level Grievances Received	2nd Level Grievance - Company Decision Upheld	2nd Level Grievance - Company Decision Overturned	2nd Level Expedited Grievance Reviews
Aetna Health, Inc.	2002	Amb, Con, Pro, Retro	17,834	136	84	52	10	10	0	11
	2003	Amb, Con, Pro, Retro	15,818	66	37	29	1	0	1	0
	2004	Amb, Con, Pro, Retro	20,504	12	5	7	0	0	0	0
	2005	Amb, Con, Pro, Retro	18,346	56	24	32	2	1	1	0
	2006	Amb, Con, Pro, Retro	13,791	35	18	17	0	0	0	0
Blue Cross & Blue Shield of Kansas City	2002	Amb, Con, Pro, Retro, Case	62,668	138	75	63	8	4	4	3
	2003	Amb, Con, Pro, Retro	71,678	102	64	38	5	3	2	2
	2004	Amb, Con, Pro, Retro	67,614	76	41	35	18	14	4	0
	2005	Amb, Con, Pro, Retro	30,781	79	40	39	7	5	2	0
	2006	Amb, Con, Pro, Retro	20,801	43	24	19	4	3	1	0
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	2002	Amb, Con, Pro, Retro	3,314	33	22	11	3	1	2	2
	2003	Amb, Con, Pro, Retro	4,564	34	17	17	0	0	0	2
	2004	Amb, Con, Pro, Retro	3,288	17	10	7	1	1	0	3
	2005	Amb, Con, Pro, Retro, Case	2,463	24	9	15	1	0	1	0
	2006	Amb, Con, Pro, Retro, Case	3,713	31	14	17	6	5	1	0
CIGNA Healthcare of St. Louis, Inc.	2002	Amb, Con, Pro, Retro	9,361	86	57	28	14	9	5	5
	2003	Amb, Con, Pro, Retro	5,855	54	23	31	4	1	3	0
	2004	Amb, Con, Pro, Retro	4,106	32	22	10	3	2	1	3
	2005	Amb, Con, Pro, Retro	3,742	74	29	45	3	3	0	1
	2006	Amb, Con, Pro, Retro	3,704	27	14	13	4	3	1	0
Community Health Plan	2002	Amb, Con, Pro, Retro, Exp	19,327	15	7	8	2	2	0	0
	2003	Amb, Con, Pro, Retro, Exp	19,094	15	7	8	2	2	0	0
	2004	Amb, Con, Pro, Retro, Exp	18,578	42	23	19	3	3	0	0
	2005	Amb, Con, Pro, Retro	16,910	29	14	15	1	1	0	2
	2006	Amb, Con, Pro, Retro	10,212	54	37	17	1	1	0	0
Coventry Health Care of Kansas, Inc.	2002	Con, Pro, Retro	119,081	29	23	5	8	6	2	1
	2003	Amb, Con, Pro, Retro	76,283	951	420	368	124	73	30	1
	2004	Amb, Con, Pro, Retro	79,871	1,114	645	469	116	88	28	3
	2005	Amb, Con, Pro, Retro	73,191	575	427	148	86	76	10	8
	2006	Amb, Con, Pro, Retro	67,436	498	307	191	82	68	14	1
Cox Health Systems HMO, Inc.	2002	Amb, Pro, Retro	18,099	101	64	38	11	7	3	0
	2003	Amb, Pro, Retro	14,614	66	49	17	12	12	0	0
	2004	Amb, Pro, Retro	3,349	23	9	14	1	1	0	0
	2005	Amb, Pro, Con, Retro	5,498	15	6	4	2	2	0	0
	2006	Amb, Pro, Con, Retro	7,999	17	9	8	0	0	0	0
Good Health HMO, Inc. dba Blue-Care, Inc.	2002	Amb, Con, Pro, Retro, Case	33,085	126	66	60	18	11	7	2
	2003	Amb, Con, Pro, Retro, Case	40,722	145	88	57	17	12	5	1
	2004	Amb, Con, Pro, Retro, Case	41,742	106	63	43	23	11	12	2
	2005	Amb, Con, Pro, Retro	45,990	178	88	90	19	14	5	3
	2006	Amb, Con, Pro, Retro	53,541	262	144	118	40	30	10	7
Group Health Plan, Inc.	2002	Amb, Con, Pro, Retro	141,957	472	196	276	23	14	9	2
	2003	Amb, Con, Pro, Retro	170,508	620	353	267	64	27	37	8
	2004	Amb, Con, Pro, Retro	175,949	607	301	306	68	47	21	24
	2005	Amb, Con, Pro, Retro	110,797	727	533	194	88	73	15	21
	2006	Amb, Con, Pro, Retro	73,086	398	165	233	50	32	18	6
HealthLink HMO, Inc. dba HealthLink HMO ²	2002	Amb, Con, Pro, Retro	7,083	3	3	0	0	0	0	0
	2003	Amb, Con, Pro, Retro	18,446	44	32	12	3	3	0	1
	2004	Amb, Con, Pro, Retro	94	1	1	0	0	0	0	0
	2005	Amb, Con, Pro, Retro	95	38	22	16	7	4	3	1
	2006	Amb, Con, Pro, Retro	95	5	4	1	0	0	0	2
HMO Missouri, Inc. dba Blue Choice	2002	Amb, Con, Pro, Retro, Case	103,004	275	207	68	1	0	1	2
	2003	Amb, Con, Pro, Retro, Case	101,912	183	149	34	2	1	1	4
	2004	Amb, Con, Pro, Retro, Case	118,132	98	72	26	1	1	0	0
	2005	Amb, Con, Pro, Retro, Case	116,030	85	57	28	2	0	2	5
	2006	Amb, Con, Pro, Retro, Case	132,247	171	128	43	1	0	1	2
Humana Health Plan, Inc.	2002	Amb, Con, Pro, Retro	39,604	91	49	42	0	0	0	1
	2003	Amb, Con, Pro, Retro	39,285	168	96	72	1	1	0	1
	2004	Amb, Con, Pro, Retro	32,334	36	9	20	0	0	0	0
	2005	Amb, Con, Pro, Retro	31,812	63	7	56	0	0	0	1
	2006	Amb, Con, Pro, Retro	12,848	72	18	54	0	0	0	2
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	2002	Amb, Con, Pro, Retro	173,357	240	162	78	36	52	11	1
	2003	Amb, Con, Pro, Retro	186,964	379	234	140	55	41	14	0
	2004	Amb, Con, Pro, Retro	149,736	276	162	114	38	25	13	0
	2005	Amb, Con, Pro, Retro	67,728	106	48	44	9	9	0	0
	2006	Amb, Con, Pro, Retro	39,924	124	66	58	8	6	2	0
United Healthcare of the Midwest, Inc.	2002	Con, Pro	374,673	8	4	4	4	3	1	0
	2003	Con, Pro	183,894	50	17	33	0	0	0	0
	2004	Con, Pro	101,602	133	70	63	15	11	4	0
	2005	Con, Pro, Retro	75,901	1,404	644	760	88	56	32	0
	2006	Con, Pro, Retro	25,716	1,281	644	637	75	50	25	0

Access to Medical Providers

Missouri HMOs are reviewed on an annual basis for compliance with state laws related to access to medical providers. See Missouri statutes §354.603 RSMo and Missouri regulations at 20 CSR 400-7.095. The information presented here provides a summary of the results of the annual review of HMO Access Plans conducted in 2006. Missouri law requires HMOs to maintain adequate networks to assure that members can get needed care without unreasonable delay. For a core set of the most frequently utilized provider types, a regulation establishes specific travel standards. HMOs are required to submit data that DIFP can analyze and determine a compliance score. The minimum required score is 90%. Alternatively, Missouri law allows HMOs to furnish proof of accreditation through a nationally recognized managed care accrediting body to meet access requirements. An accredited HMO is deemed to have an adequate network and is not required to provide data for analysis. Accredited HMOs are deemed to be 100% compliant with minimum travel standards for access to providers. Most HMOs selling individual or employer-sponsored coverage are accredited. Accreditation addresses far more than adequate access to participating providers and is a costly process. Some HMOs have chosen not to pursue accreditation.

For Commercial and Medicaid HMO networks:

- A. Access Plan Status** – Access plans are “approved” when the access score across the entire network (all counties, all provider types) is 90% or better, and the average access score in each county in an HMO’s approved service area is 90% or better. Access plans are “conditionally approved” when the access score across the entire network is 90% or better, but the average access score in any county is less than 90%. Scores indicate the percentage of enrollees for whom the HMO has met the access standards.
- B. Overall Access Score** – The average access score across the entire network (all counties, all provider types listed in the law) .
- C. PCP Access Score** – The average access score across the entire network for access to primary care providers.
- D. Specialist Access Score** – The average access score across the entire network for access to all specialists listed in the law.
- E. Facility Access Score** – The average access score across the entire network for access to all medical facilities listed in the law, including hospitals.
- F. Ancillary Providers Access Score** – The average access score across the entire network for access to all ancillary medical providers listed in the law.

Access to Medical Providers (cont'd)

Commercial HMO Networks Approved Based on Accreditation:

- A. Access Plan Status** – Same as Commercial/Medicaid except that HMOs do not submit provider and enrollee data to DIFP for evaluation. Accredited HMOs are assumed to meet the access standards stated in the law.
- B. Accredited by** – Under Missouri law, an HMO may provide proof of the following types of accreditation in lieu of submitting enrollee and provider data for analysis by DIFP. Note: Some HMOs are accredited by more than one organization.
 - NCQA** National Committee for Quality Assurance
 - URAC** American Accreditation HealthCare Commission, Inc., formerly Utilization Review Accreditation Commission
- C. Accreditation Type/Level** – The type and level of accreditation awarded by each accrediting organization:
 - NCQA** type must be MCO (Managed Care Organization), level must be “accredited” or better
 - URAC** type must be “Health Plan”, level must be “full accreditation”
- D. Date Accreditation Granted** – Date the accrediting organization specifies in the accrediting decision.
- E. Date Accreditation Expires** – Date the accrediting organization specifies in the accrediting decision.

2006 HMO Access to Medical Providers ¹⁹

A Commercial HMO Networks	B Access Plan Status	C Overall Access Score	D PCP Access Score	E Specialist Access Score	F Facility Access Score	G Ancillary Providers Access Score
Community Health Plan	approved	98%	100%	100%	97%	93%
Coventry Health Care of Kansas, Inc. ¹⁸	approved	99%	100%	100%	95%	100%
Cox Health Systems HMO, Inc.	conditionally approved	96%	100%	99%	92%	94%
HealthLink HMO, Inc. dba HealthLink HMO ¹⁸	conditionally approved	94%	100%	99%	83%	95%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	conditionally approved	97%	100%	99%	97%	93%

Medicaid MC+ HMO Networks

Alliance For Community Health, LLC dba Community Care Plus	approved	99%	100%	99%	98%	100%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	conditionally approved	98%	100%	100%	99%	94%
Children's Mercy's Family Health Partners, Inc.	approved	100%	100%	100%	100%	100%
FirstGuard Health Plan, Inc.	approved	99%	100%	100%	98%	99%
Healthcare USA of Missouri, LLC - Eastern Region	approved	100%	100%	100%	100%	100%
Healthcare USA of Missouri, LLC - Central Region	approved	99%	100%	100%	98%	100%
Healthcare USA of Missouri, LLC - Western Region	approved	98%	100%	100%	92%	100%
Mercy MC + Inc.	approved	99%	100%	99%	98%	99%
Missouri Care, LC	approved	99%	100%	100%	98%	99%

A Commercial HMO Networks Approved Based on Accreditation	B Access Plan Status	C Accredited by	D Accreditation Type/Level	E Date Accreditation Granted	F Date Accreditation Expires
Aetna Health, Inc.	approved	NCQA	MCO/Excellent	4/6/2005	4/6/2008
Blue Cross & Blue Shield of Kansas City	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008
Blue Cross & Blue Shield of Kansas City	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	approved	NCQA	MCO/Excellent	3/25/2004	3/25/2007
CIGNA Healthcare of St. Louis, Inc.	approved	NCQA	MCO/Excellent	3/25/2004	3/25/2007
Essence, Inc.	approved	Medicare Advantage	Health Plan/Full Accreditation	3/1/2005	12/31/2005
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	NCQA	MCO/Excellent	11/23/2005	11/23/2008
Good Health HMO, Inc. dba Blue-Care, Inc.	approved	URAC	Health Plan/Full Accreditation	3/1/2005	3/1/2008
Group Health Plan, Inc.	approved	URAC	Health Plan/Full Accreditation	7/1/2004	7/1/2007
HMO Missouri, Inc. dba Blue Choice	approved	NCQA	MCO/Excellent	3/15/2005	5/16/2006
Humana Health Plan, Inc.	approved	NCQA	MCO/Commendable	12/15/2006	12/15/2009
United Healthcare of the Midwest, Inc.	approved	NCQA	MCO/Excellent	1/20/2006	1/20/2009

Health Maintenance Organization Profiles

For all companies, the following items were submitted to DIFP as part of the 2006 annual financial statement (unless otherwise noted):

- contact information
- holding company
- domicile
- names of officers and directors
- plan-wide enrollment
- % of Missouri business
- incorporated and admitted to Missouri

Missouri enrollment data for all companies were submitted to DIFP as part of the 2006 annual managed care supplemental report except plan-wide enrollment. Plan-wide enrollment is taken from the HMOs' annual financial statement. The annual financial statements are prepared using incurred but not reported (IBNR) projections, while the managed care supplemental filing is prepared using actual claims-based data; therefore, some variances may occur.

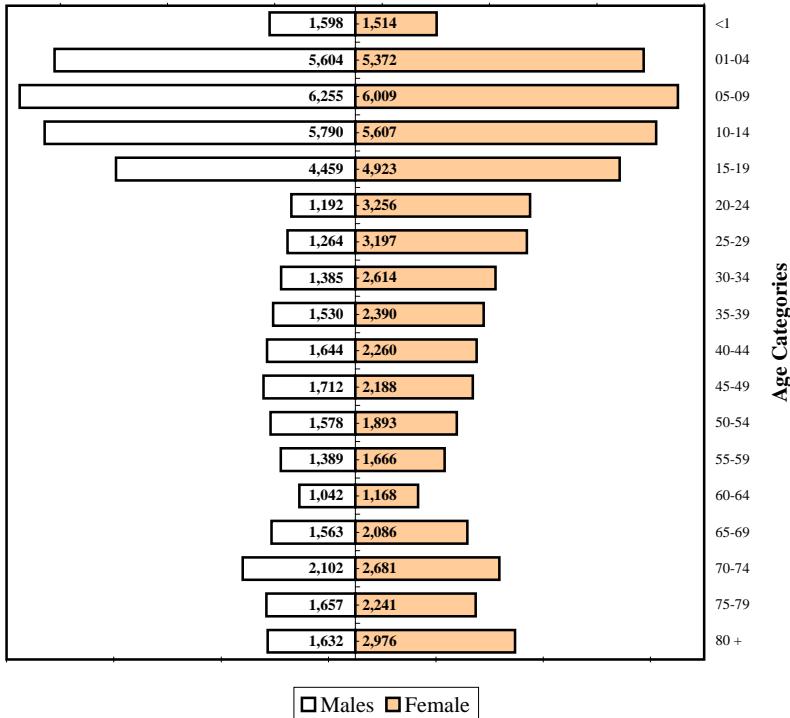
Cost and utilization data are depicted in the form of bar charts to protect proprietary information. These charts reflect the company's average utilization and costs in comparison to state-wide product averages. The y-axis of every bar chart is fixed in a manner that indicates the approximate value of the highest HMO reported expenses.

TOTALS

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female	
<1	1,598	4%	1,514
01-04	5,604	13%	5,372
05-09	6,255	14%	6,009
10-14	5,790	13%	5,607
15-19	4,459	10%	4,923
20-24	1,192	3%	3,256
25-29	1,264	3%	3,197
30-34	1,385	3%	2,614
35-39	1,530	4%	2,390
40-44	1,644	4%	2,260
45-49	1,712	4%	2,188
50-54	1,578	4%	1,893
55-59	1,389	3%	1,666
60-64	1,042	2%	1,168
65-69	1,563	4%	2,086
70-74	2,102	5%	2,681
75-79	1,657	4%	2,241
80 +	1,632	4%	2,976
Total	43,396	100%	54,041
			100%



Average Age of Enrollees =

31.6

Missouri Commercial Plans

35.0

Missouri Medicare

74.3

Missouri Medicaid

12.6

Percentage of Female Enrollees =

54.7%

Missouri Commercial Plans

52.7%

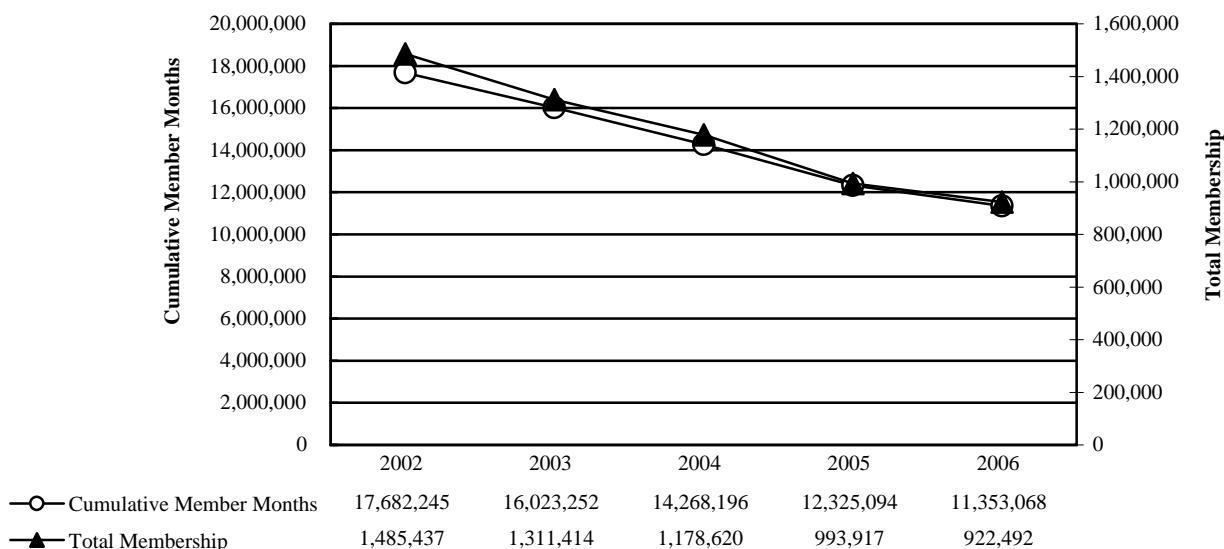
Missouri Medicare

58.9%

Missouri Medicaid

57.1%

Missouri Membership Trends



Aetna Health, Inc.

Holding Company:

Aetna, Inc.

Main Administrative Office

Mailing Address:

1350 Elbridge Payne Road, Suite 201
Chesterfield MO 63017
(636) 534-2100

Incorporated:

August 30, 1996

Admitted to Missouri:

August 13, 1998

Accreditation/Expiration Date

NCQA

April 6, 2008

State of Domicile:

Missouri

% of Missouri Business:

67.2%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Allan Ira Greenberg

Secretary:

William Calvin Baskin III

Treasurer:

Elaine Rose Confrancesco

Regional Medical Director:

Burton Vanderlaan, MD

Other Officers:

James David Weiss

Gregory Stephen Martino

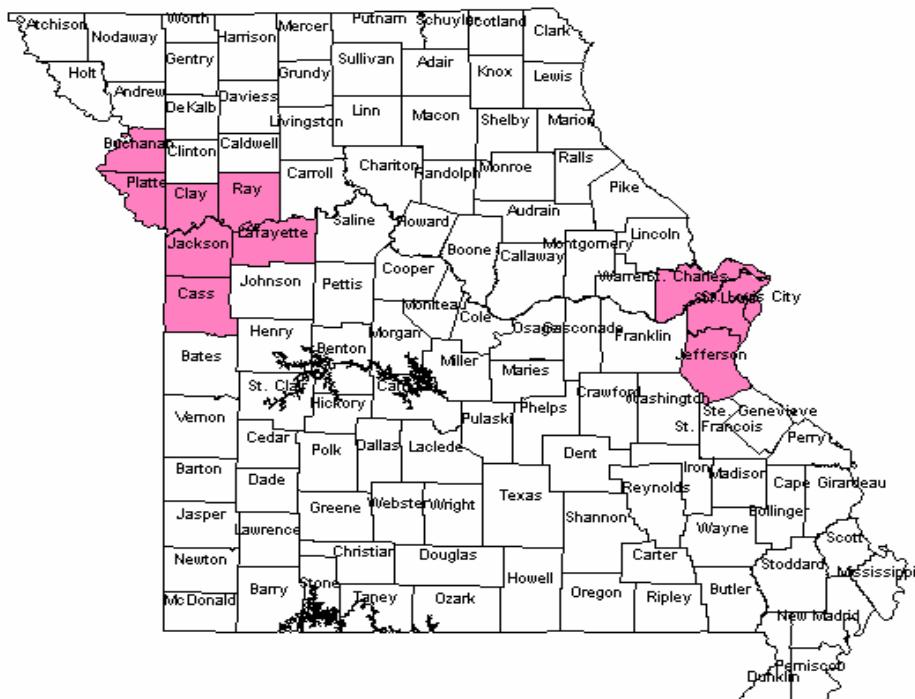
Kevin James Casey

2006 Year-End Directors:

Allan Ira Greenberg

Burton Fred Vanderlaan, MD

Maureen Catherine Weldon



2006 Missouri Enrollment:

Total Missouri member months for the year:

183,121

Missouri members at the end of the year:

13,791

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

266,116

Plan Wide members at the end of the year:

19,126

Missouri Counties in Service Area:

Buchanan, Cass, Clay, Jackson, Jefferson, Lafayette, Platte, Ray, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

Atchison, Douglas, Franklin, Johnson, Leavenworth, Miami, Shawnee, Wyandotte

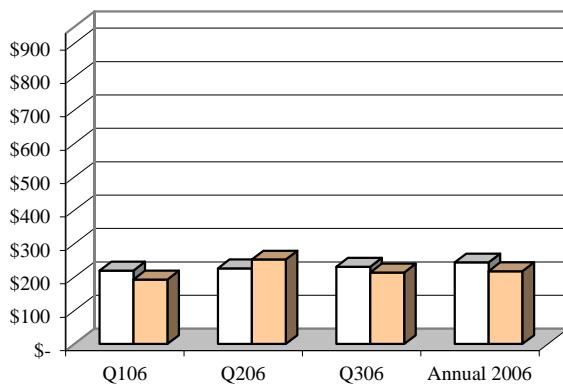
Illinois Counties in Service Area:

None

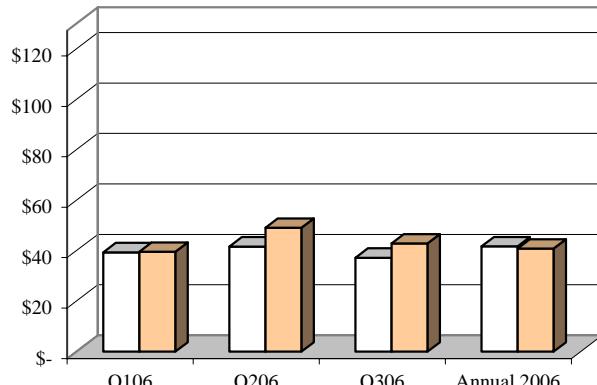
Aetna Health, Inc.
 - Commercial Product

Missouri Costs Comparison ²¹

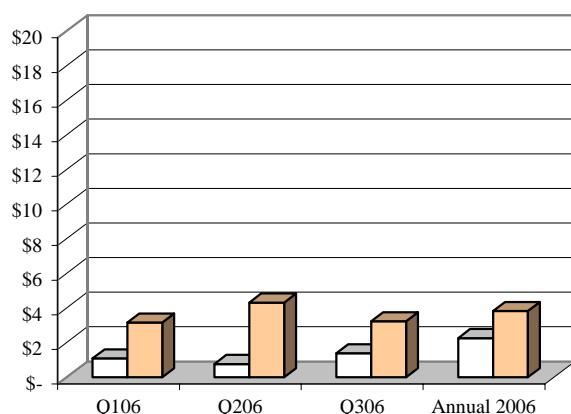
Total Per Member Per Month (PMPM) Costs



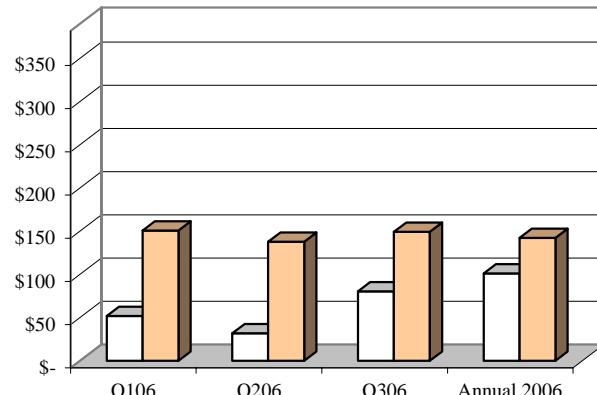
Prescription Drug PMPM Costs



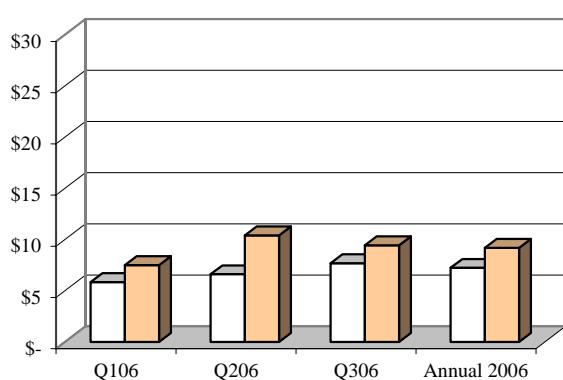
Mental Health PMPM Costs



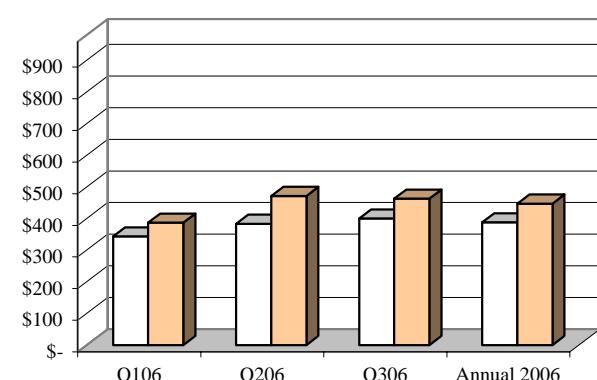
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Aetna Health, Inc.



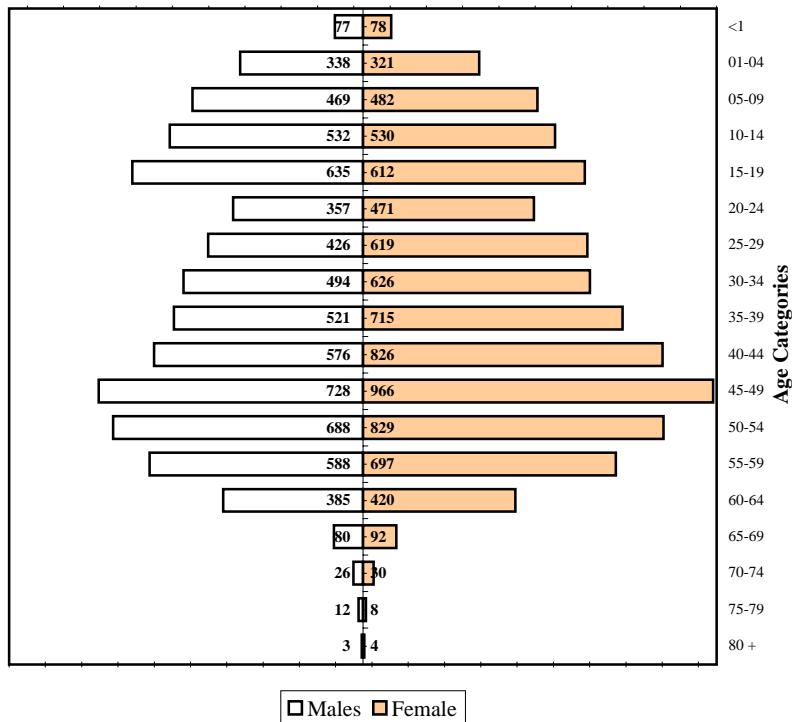
Commercial Average

Aetna Health, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	77	1%
01-04	338	5%
05-09	469	7%
10-14	532	8%
15-19	635	9%
20-24	357	5%
25-29	426	6%
30-34	494	7%
35-39	521	8%
40-44	576	8%
45-49	728	11%
50-54	688	10%
55-59	588	8%
60-64	385	6%
65-69	80	1%
70-74	26	0%
75-79	12	0%
80 +	3	0%
Total	6,936	100%
	8,324	100%



Average Age of Enrollees =

34.6

Percentage of Female Enrollees =

54.5%

Missouri Commercial Plans

34.6

54.5%

Missouri Medicare

n/a

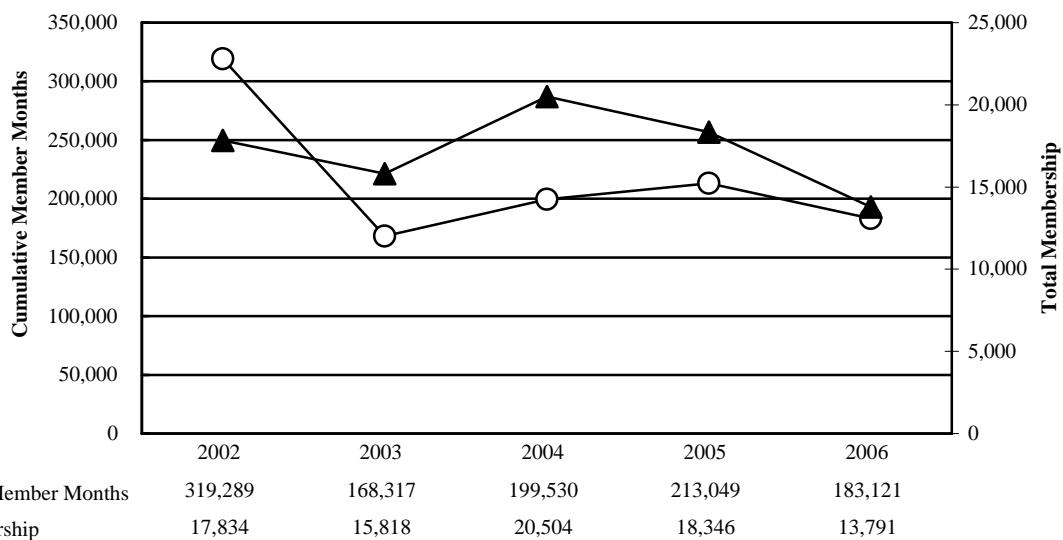
n/a

Missouri Medicaid

n/a

n/a

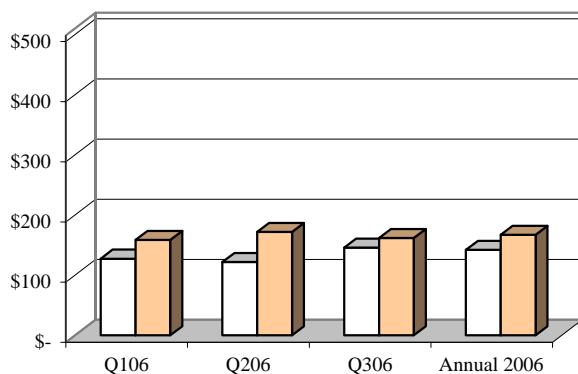
Missouri Membership Trends



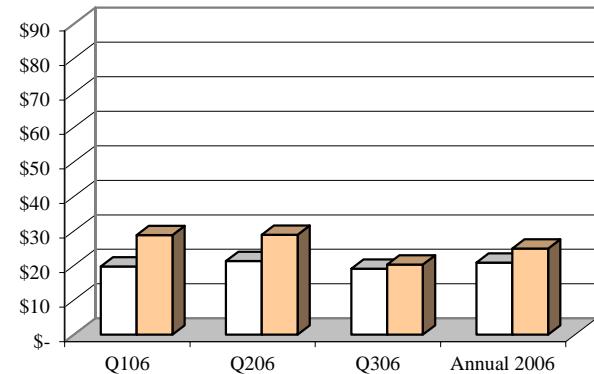
Alliance For Community Health, LLC dba Mercy CarePlus
- Medicaid Product

Missouri Costs Comparison ²¹

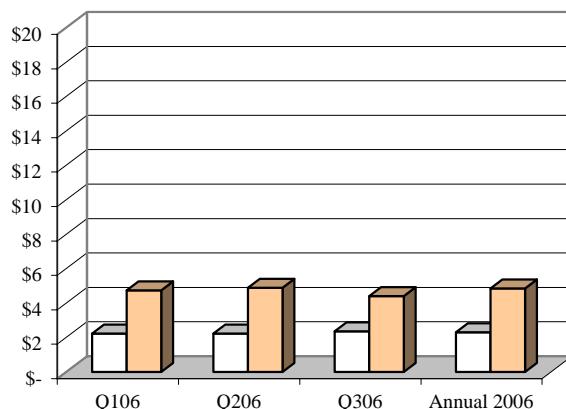
Total Per Member Per Month (PMPM) Costs



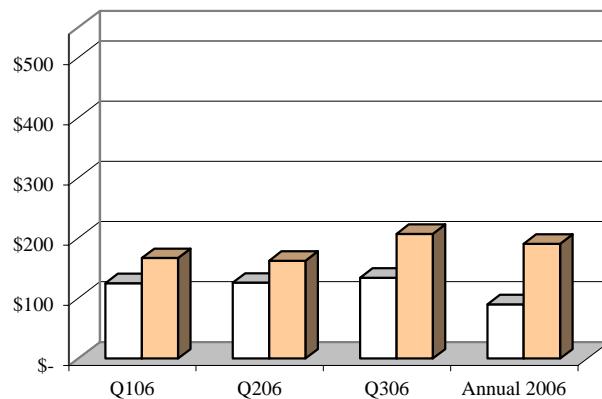
Prescription Drug PMPM Costs



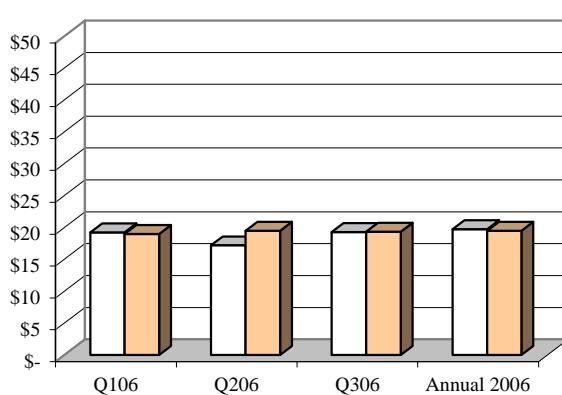
Mental Health PMPM Costs



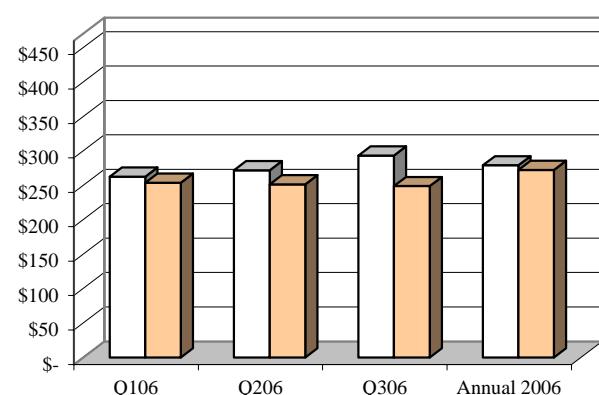
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Alliance For Community Health, LLC dba Mercy CarePlus



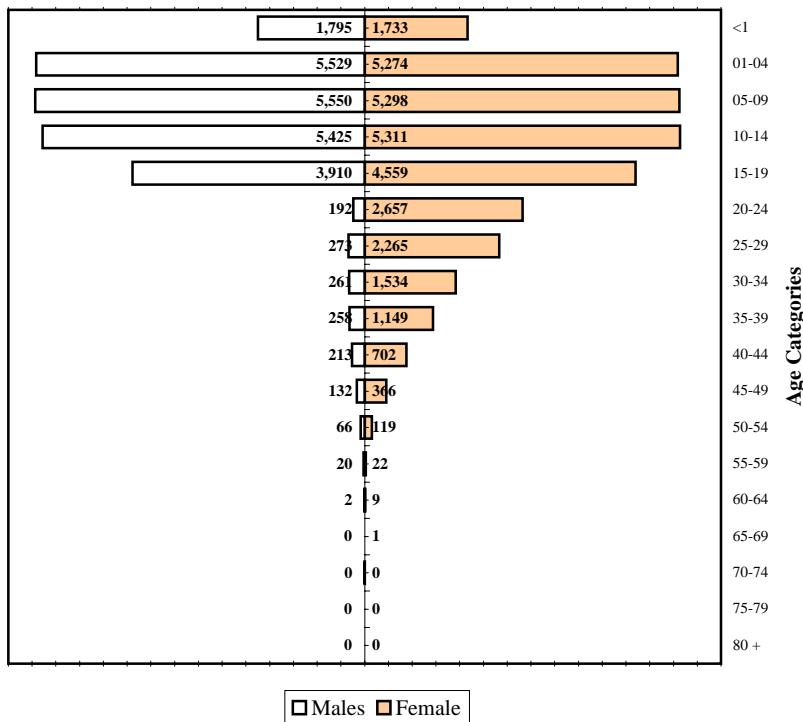
Medicaid Average

***Alliance For Community Health, LLC dba
Mercy CarePlus***

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males		Female	
<1	1,795	8%	1,733	6%
01-04	5,529	23%	5,274	17%
05-09	5,550	23%	5,298	17%
10-14	5,425	23%	5,311	17%
15-19	3,910	17%	4,559	15%
20-24	192	1%	2,657	9%
25-29	273	1%	2,265	7%
30-34	261	1%	1,534	5%
35-39	258	1%	1,149	4%
40-44	213	1%	702	2%
45-49	132	1%	366	1%
50-54	66	0%	119	0%
55-59	20	0%	22	0%
60-64	2	0%	9	0%
65-69	0	0%	1	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	23,626	100%	30,997	100%



Average Age of Enrollees =

Missouri Commercial Plans

Missouri Medicare

Missouri Medicaid

12.6

n/a

n/a

12.6

Percentage of Female Enrollees =

Missouri Commercial Plans

Missouri Medicare

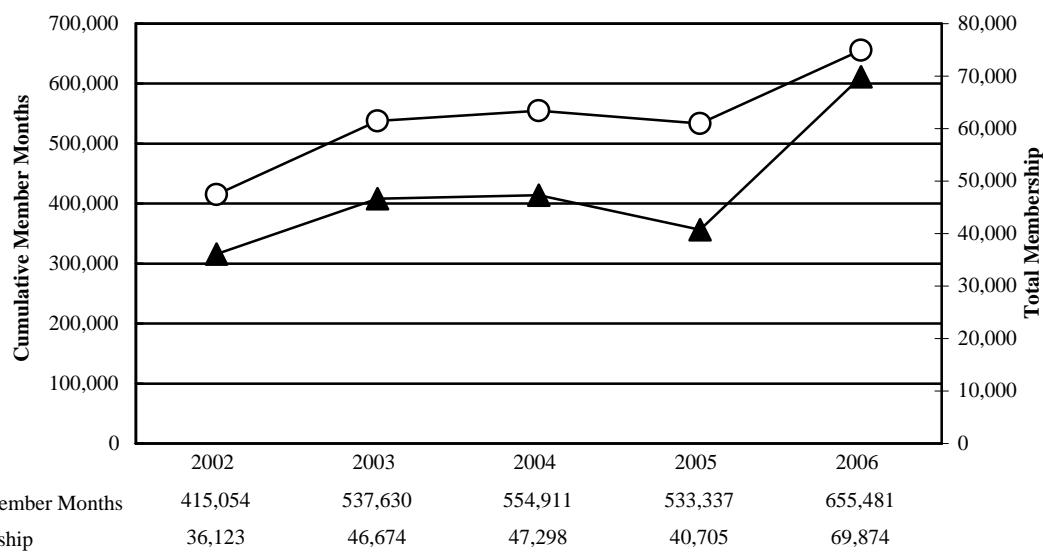
Missouri Medicaid

56.7%

n/a

n/a

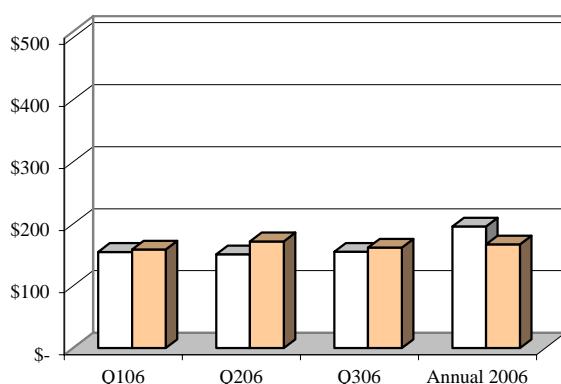
Missouri Membership Trends



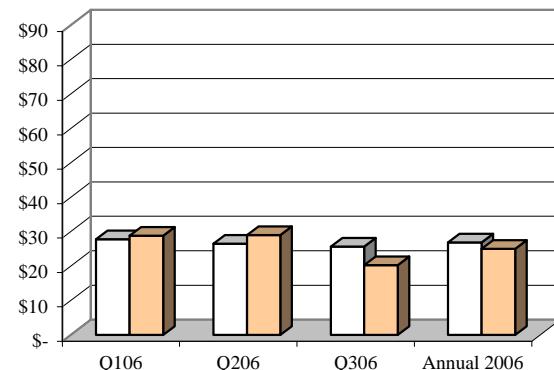
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus
- Medicaid Product

Missouri Costs Comparison ²¹

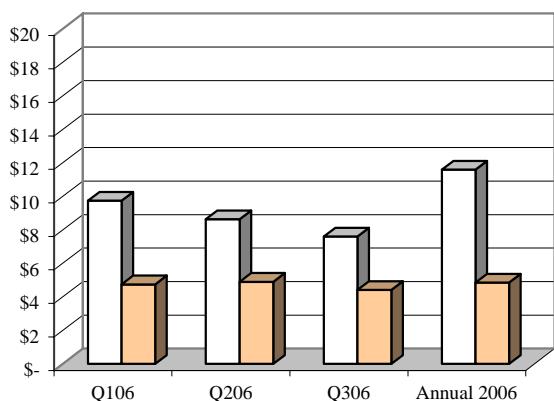
Total Per Member Per Month (PMPM) Costs



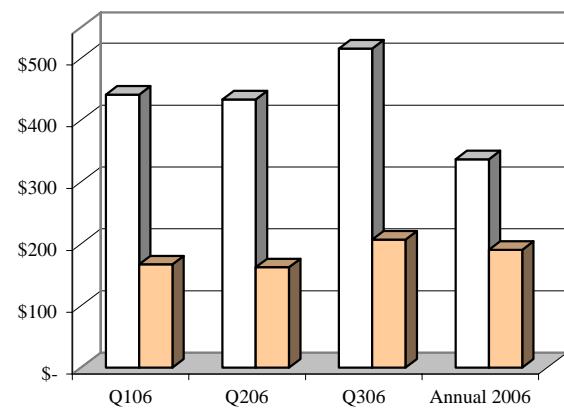
Prescription Drug PMPM Costs



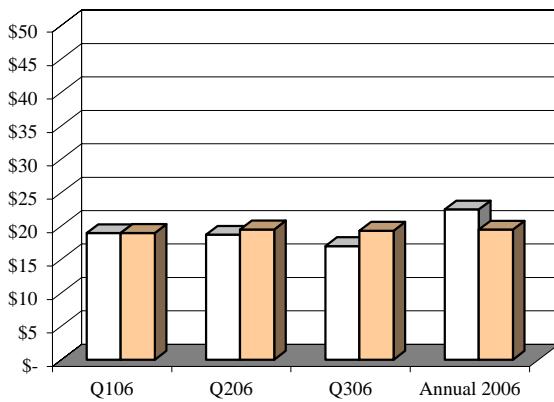
Mental Health PMPM Costs



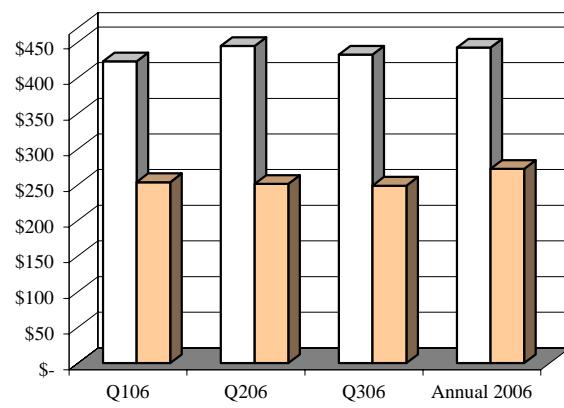
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus



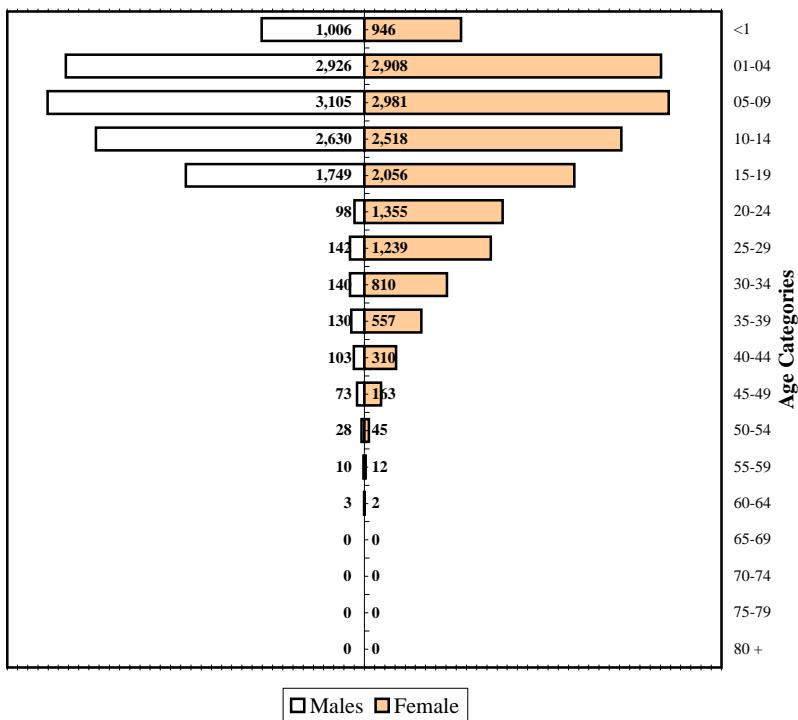
Medicaid Average

Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	1,006	946
01-04	2,926	2,908
05-09	3,105	2,981
10-14	2,630	2,518
15-19	1,749	2,056
20-24	98	1,355
25-29	142	1,239
30-34	140	810
35-39	130	557
40-44	103	310
45-49	73	163
50-54	28	45
55-59	10	12
60-64	3	2
65-69	0	0
70-74	0	0
75-79	0	0
80 +	0	0
Total	12,143	15,902
	100%	100%



Average Age of Enrollees =

Missouri Commercial Plans
Missouri Medicare
Missouri Medicaid

12.1

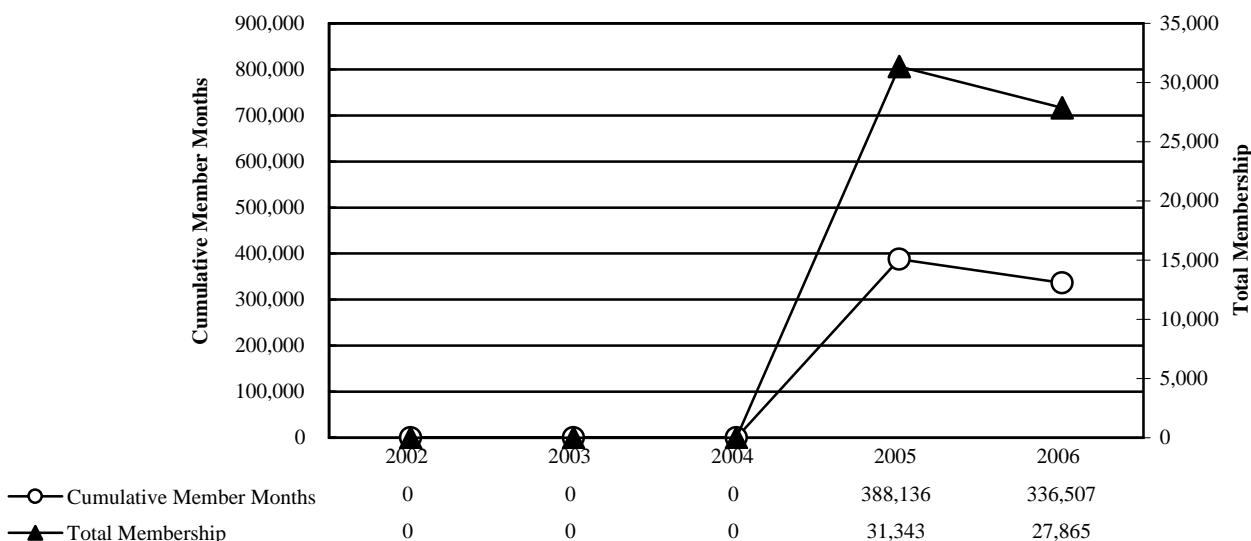
Percentage of Female Enrollees =

Missouri Commercial Plans
Missouri Medicare
Missouri Medicaid

56.7%

n/a
n/a
56.7%

Missouri Membership Trends



Blue Cross & Blue Shield of Kansas City

Holding Company: Blue Cross and Blue

Main Administrative Office

Mailing Address:
 2301 Main Street
 Kansas City MO 64108-2428
 (816) 395-2222

Incorporated: May 17, 1982

Admitted to Missouri: February 10, 1995

Accreditation/Expiration Date NCQA November 23, 2008

URAC March 1, 2008

State of Domicile: Missouri

% of Missouri Business: 79.5%

Tax Status: Not For Profit

2006 Year-End Officers:

President: Tom Ellis Bowser

Secretary: Sharon Irene O'Conner

Chief Financial Officer: Marilyn Tromans

Chief Medical Officer: Dr. Blake Williamson

Other Officers:

John Willard Kennedy

Roger Lee Foreman

David Russell Gentile

2006 Year-End Directors:

Tom Ellis Bowser

David Richard Bywaters

Melvin Louis Glazer

Karon Elaine Harris-Hicks

Janice Christie Kreamer

Ben D. McCallister

2006 Missouri Enrollment:

Total Missouri member months for the year:

313,628

Missouri members at the end of the year:

20,801

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

397,769

Plan Wide members at the end of the year:

23,665

Missouri Counties in Service Area:

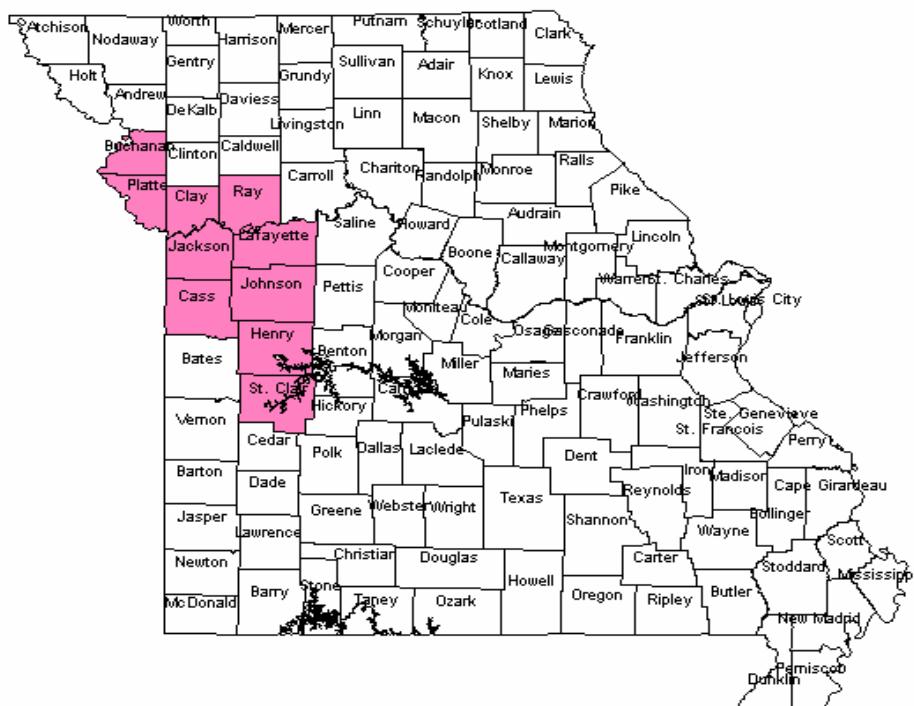
Buchanan, Cass, Clay, Henry, Jackson, Johnson,
 Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

Johnson, Wyandotte

Illinois Counties in Service Area:

None

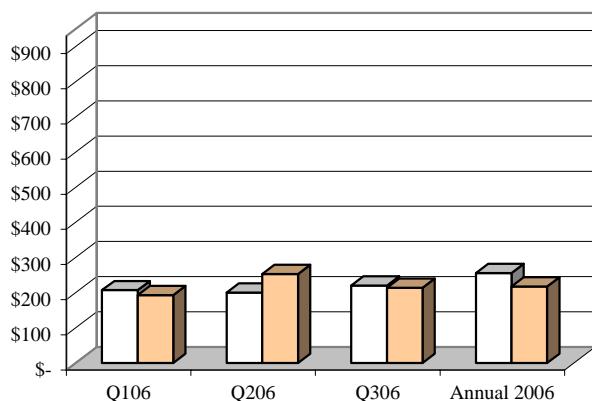


Blue Cross & Blue Shield of Kansas City

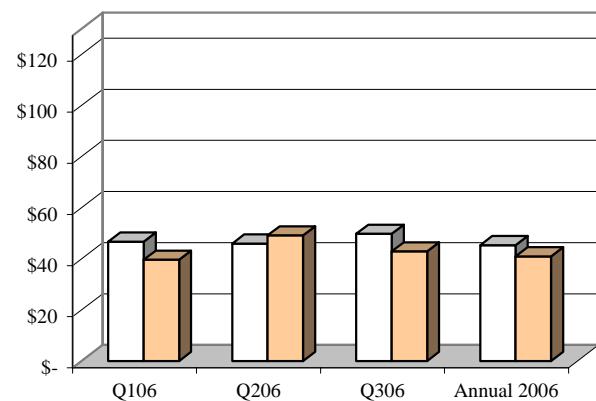
- Commercial Product

Missouri Costs Comparison ²¹

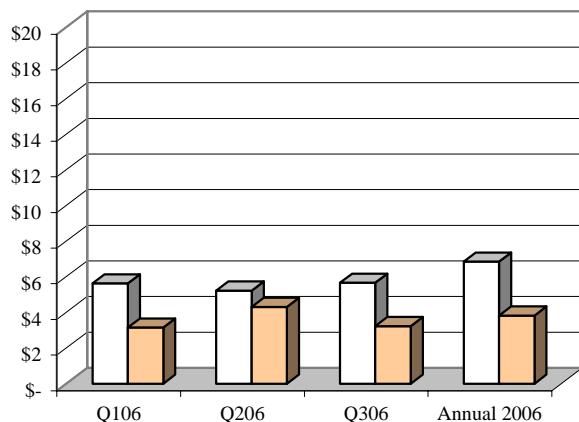
Total Per Member Per Month (PMPM) Costs



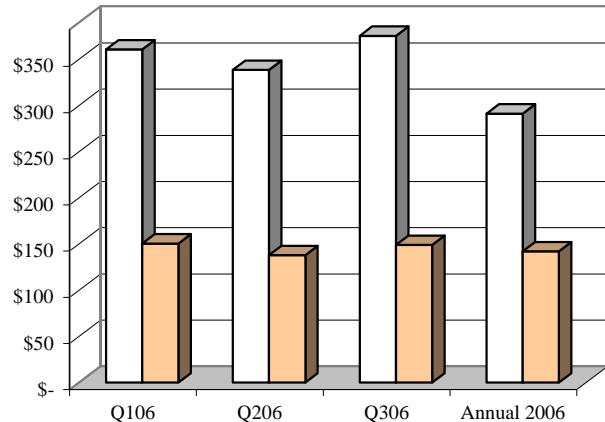
Prescription Drug PMPM Costs



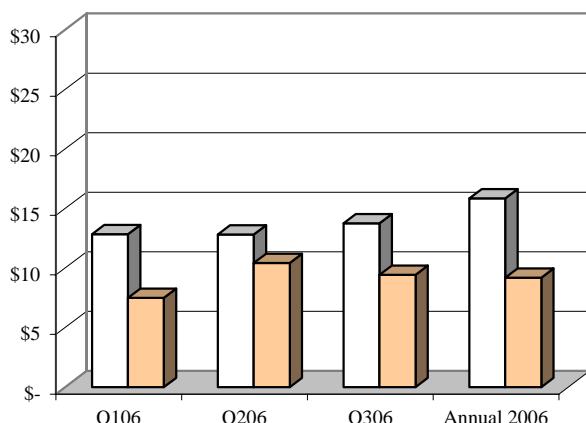
Mental Health PMPM Costs



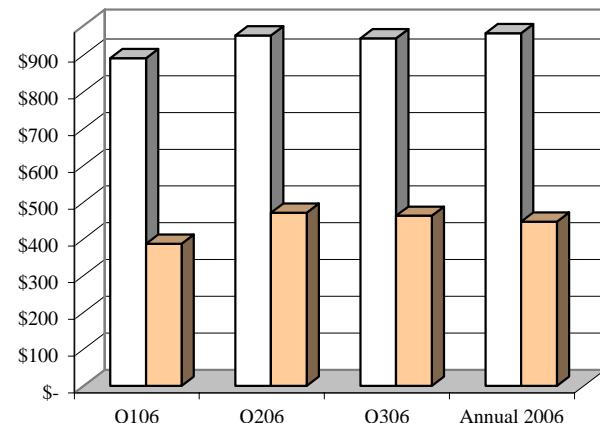
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Blue Cross & Blue Shield of Kansas City



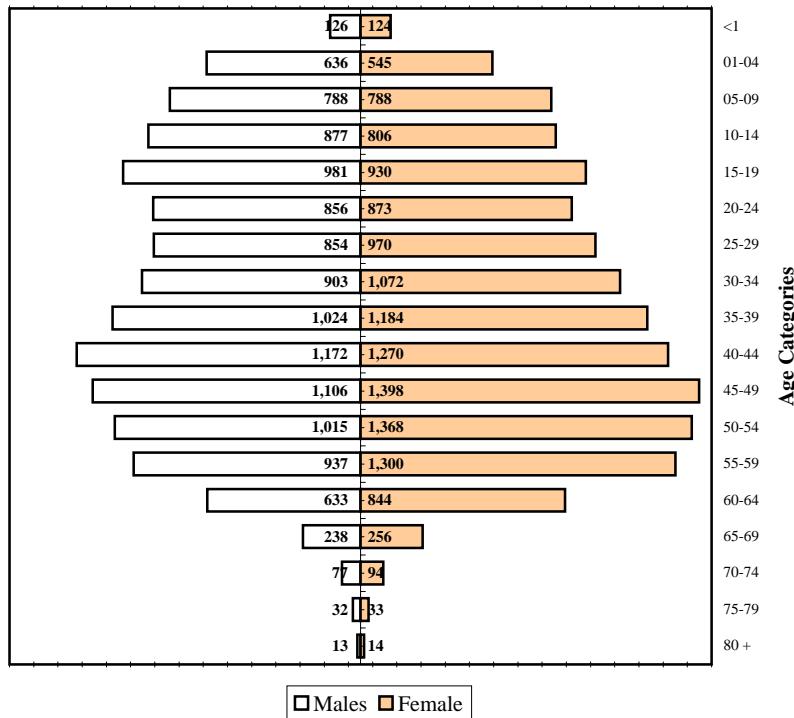
Commercial Average

Blue Cross & Blue Shield of Kansas City

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males		Female	
<1	126	1%	124	1%
01-04	636	5%	545	4%
05-09	788	6%	788	6%
10-14	877	7%	806	6%
15-19	981	8%	930	7%
20-24	856	7%	873	6%
25-29	854	7%	970	7%
30-34	903	7%	1,072	8%
35-39	1,024	8%	1,184	9%
40-44	1,172	10%	1,270	9%
45-49	1,106	9%	1,398	10%
50-54	1,015	8%	1,368	10%
55-59	937	8%	1,300	9%
60-64	633	5%	844	6%
65-69	238	2%	256	2%
70-74	77	1%	94	1%
75-79	32	0%	33	0%
80 +	13	0%	14	0%
Total	12,268	100%	13,869	100%



Average Age of Enrollees =

35.0

Percentage of Female Enrollees =

53.1%

Missouri Commercial Plans

35.0

Missouri Commercial Plans

53.1%

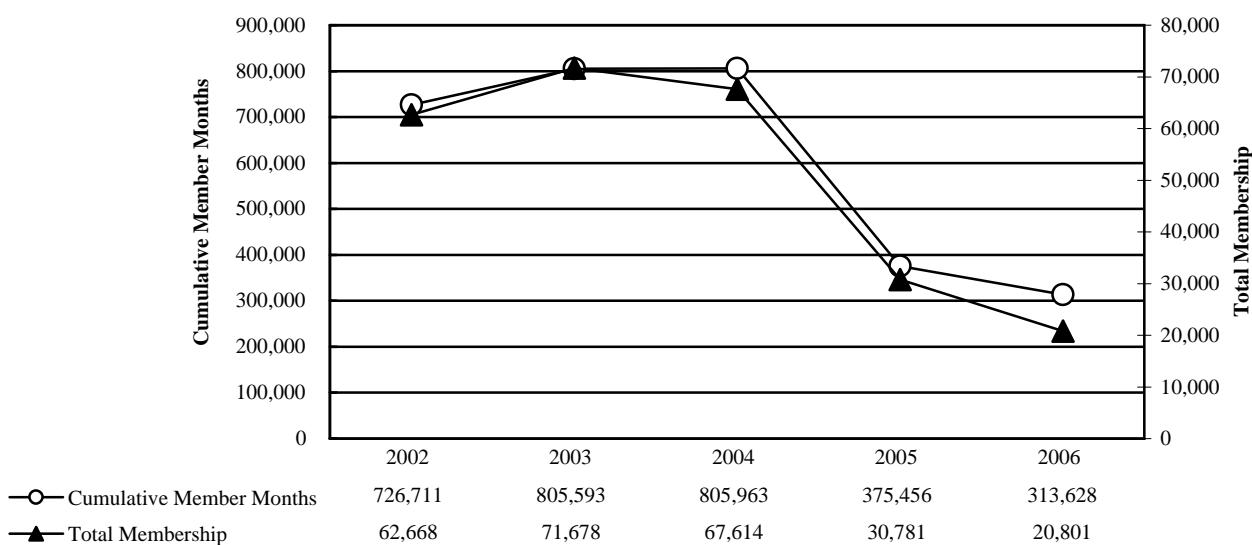
Missouri Medicare

n/a

Missouri Medicare

n/a

Missouri Membership Trends



Children's Mercy's Family Health Partners, Inc.

Holding Company:

Children's Mercy Hospital

Main Administrative Office

Mailing Address:

215 West Pershing Road, Suite 600
Kansas City MO 64108
(816) 559-9400

Incorporated:

March 26, 1996

Admitted to Missouri:

May 6, 1996

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

Not For Profit

2006 Year-End Officers:

Chief Executive Officer:

Bob Finuf

Secretary:

N/A

Chief Financial Officer:

Suzie Dunaway

Chief Medical Officer:

Liz Peterson, MD

Other Officers:

Jo Werner Stueve

2006 Year-End Directors:

Robert Leo Welling

John Alferd Ovel

Robert Roy Cross

George Willard Morris

Jo Werner Stueve

Barrett Spencer Heddens III

2006 Missouri Enrollment:

Total Missouri member months for the year:

513,573

Missouri members at the end of the year:

40,903

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

512,012

Plan Wide members at the end of the year:

41,403

Missouri Counties in Service Area:

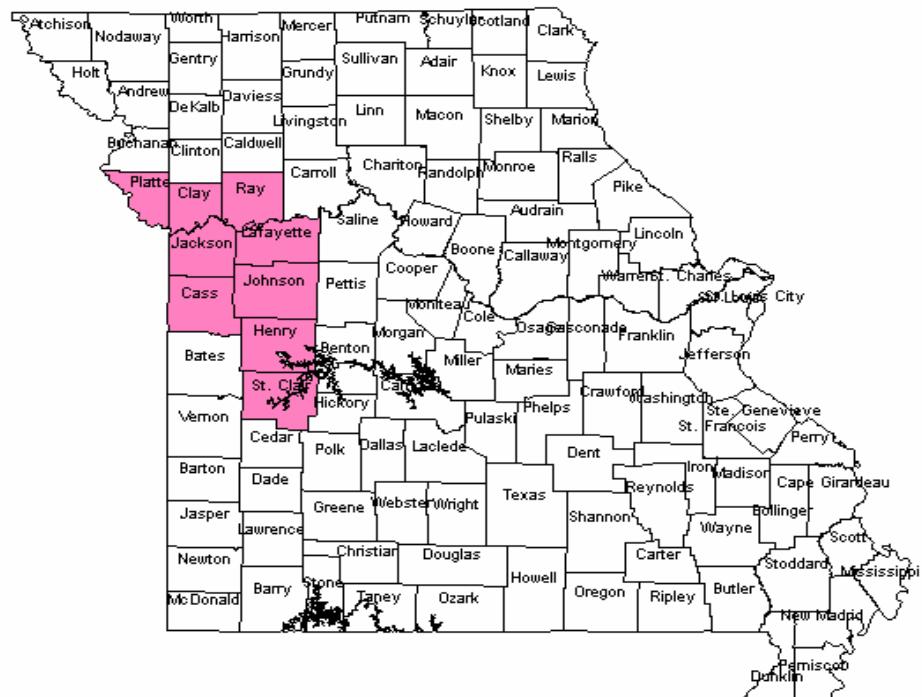
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

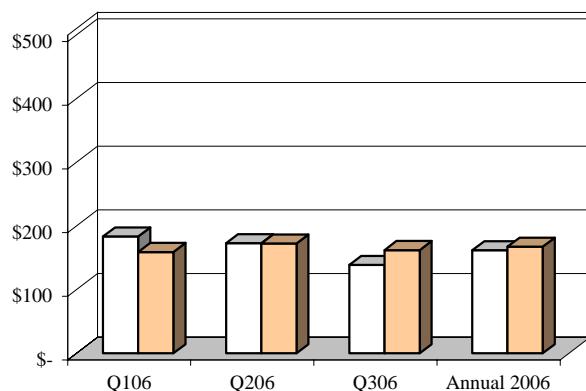


Children's Mercy's Family Health Partners, Inc.

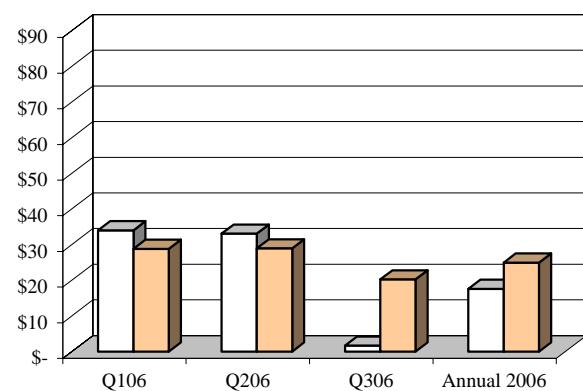
- Medicaid Product

Missouri Costs Comparison ²¹

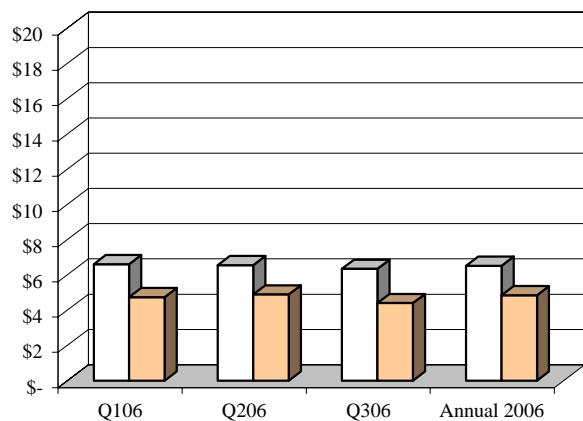
Total Per Member Per Month (PMPM) Costs



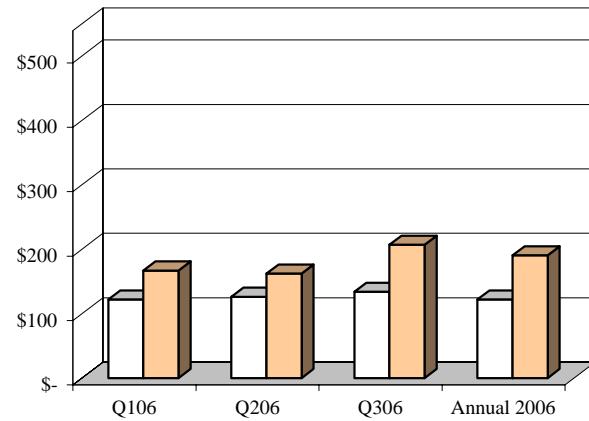
Prescription Drug PMPM Costs



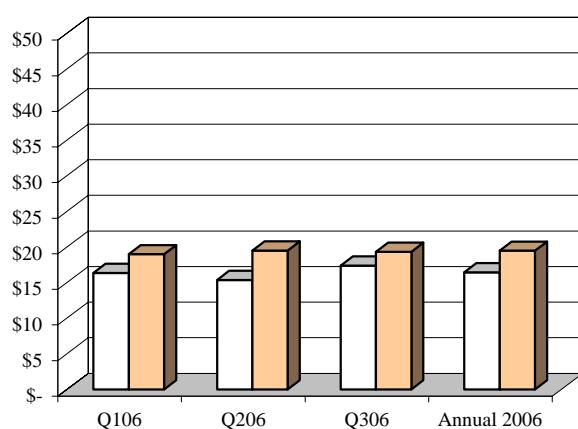
Mental Health PMPM Costs



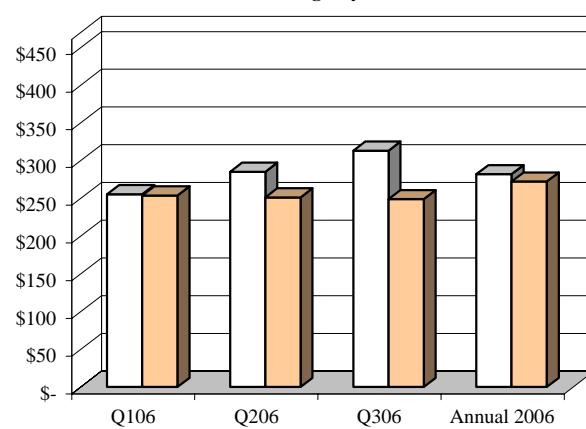
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Children's Mercy's Family Health Partners, Inc.



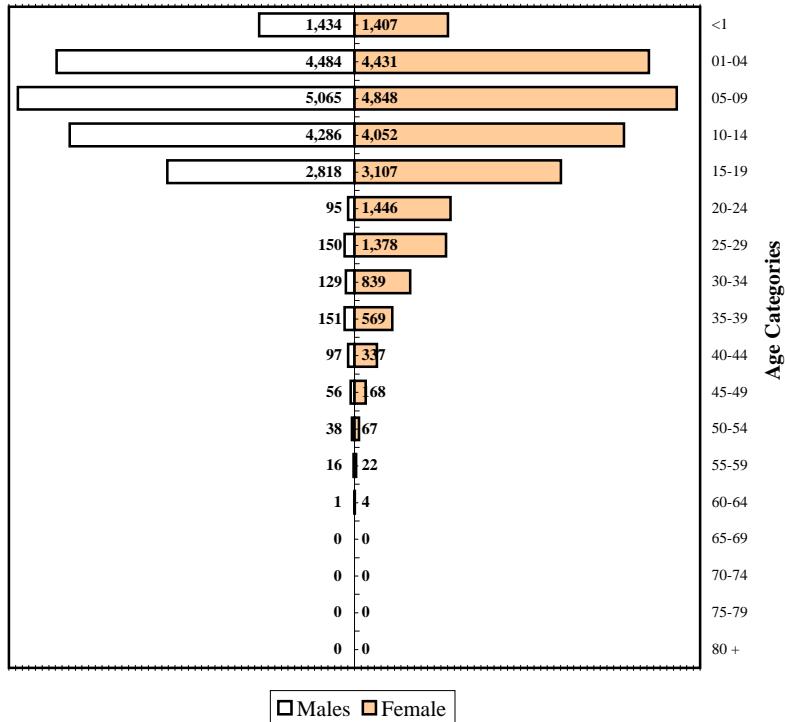
Medicaid Average

Children's Mercy's Family Health Partners, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	1,434	8%
01-04	4,484	24%
05-09	5,065	27%
10-14	4,286	23%
15-19	2,818	15%
20-24	95	1%
25-29	150	1%
30-34	129	1%
35-39	151	1%
40-44	97	1%
45-49	56	0%
50-54	38	0%
55-59	16	0%
60-64	1	0%
65-69	0	0%
70-74	0	0%
75-79	0	0%
80 +	0	0%
Total	18,820	100%
	22,676	100%



Average Age of Enrollees =

11.1

Percentage of Female Enrollees =

54.6%

Missouri Commercial Plans

n/a

n/a

Missouri Medicare

n/a

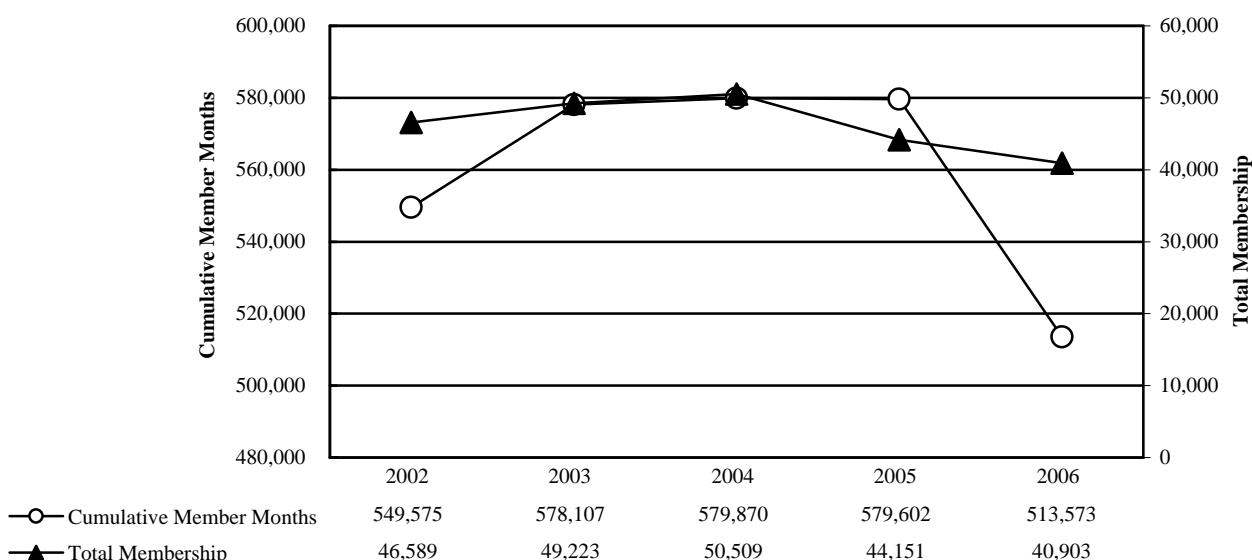
n/a

Missouri Medicaid

11.1

54.6%

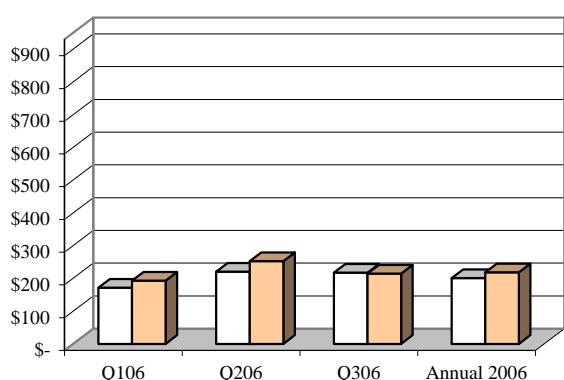
Missouri Membership Trends



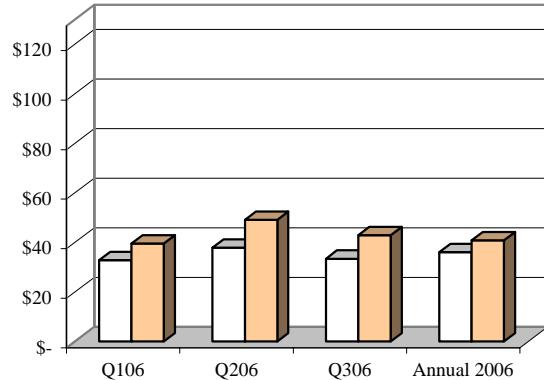
CIGNA Healthcare of Ohio, Inc. dba
CIGNA Healthcare of Kansas/Missouri
- Commercial Product

Missouri Costs Comparison ²¹

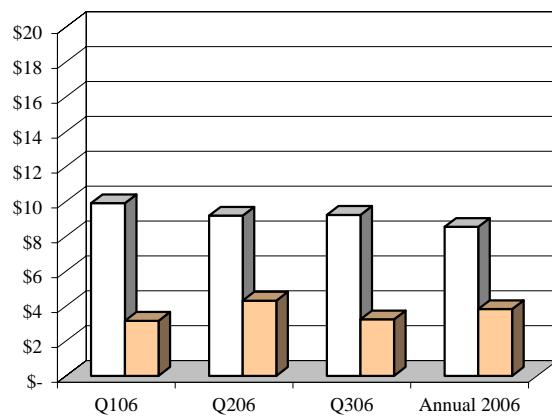
Total Per Member Per Month (PMPM) Costs



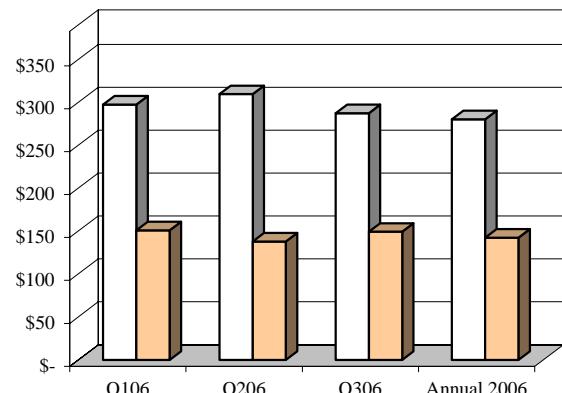
Prescription Drug PMPM Costs



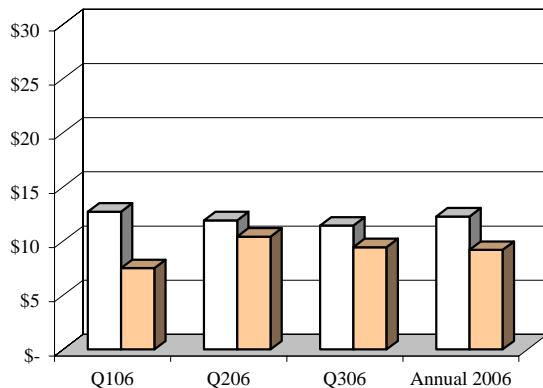
Mental Health PMPM Costs



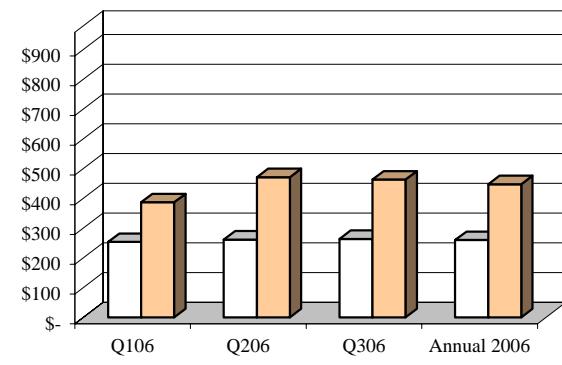
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



CIGNA Healthcare of Ohio, Inc. dba CIGNA of Kansas/Missouri



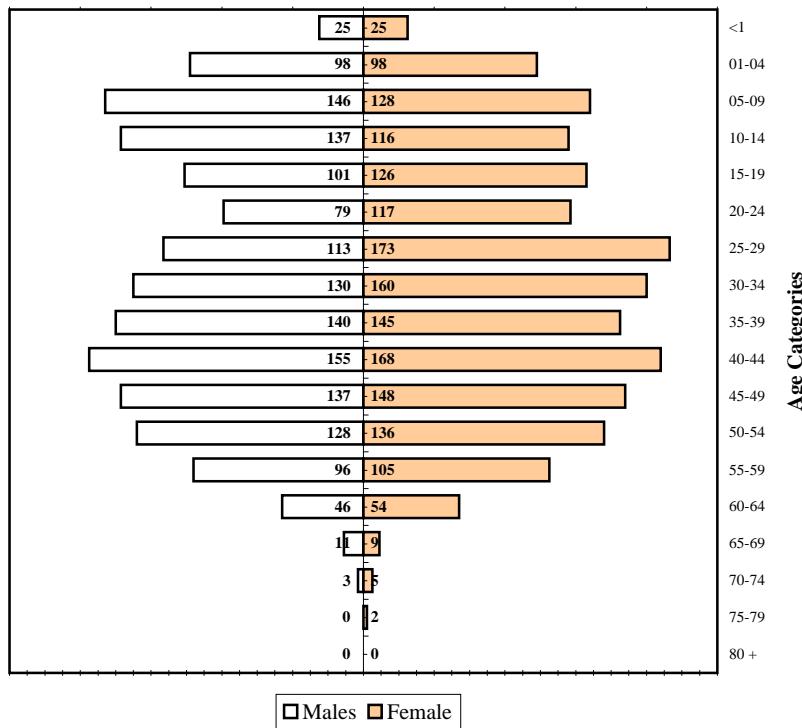
Commercial Average

CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	25	25
01-04	98	98
05-09	146	128
10-14	137	116
15-19	101	126
20-24	79	117
25-29	113	173
30-34	130	160
35-39	140	145
40-44	155	168
45-49	137	148
50-54	128	136
55-59	96	105
60-64	46	54
65-69	11	9
70-74	3	5
75-79	0	2
80 +	0	0
Total	1,545	1,715
	100%	100%



Average Age of Enrollees =

31.1

Missouri Commercial Plans

31.1

Missouri Medicare

n/a

Missouri Medicaid

n/a

Percentage of Female Enrollees =

52.6%

Missouri Commercial Plans

52.6%

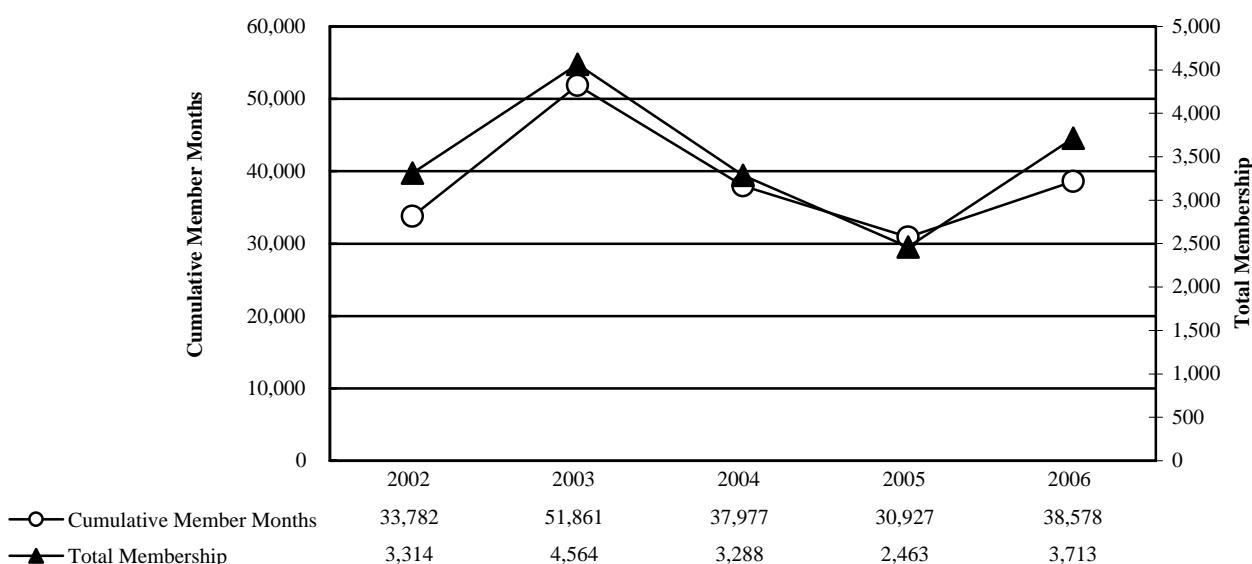
Missouri Medicare

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



CIGNA Healthcare of St. Louis, Inc.

Holding Company: CIGNA Corporation

Main Administrative Office

Mailing Address:

One North Brentwood Boulevard
St. Louis MO 63105
(314) 726-5625

Incorporated:

May 2, 1985

Admitted to Missouri:

September 1, 1993

Accreditation/Expiration Date

NCQA

March 25, 2007

State of Domicile:

Missouri

% of Missouri Business:

86.3%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Frank A. Monahan

Secretary:

Susan Laura Cooper

Chief Financial Officer:

Vincent L. Shreckengast

Chief Medical Officer:

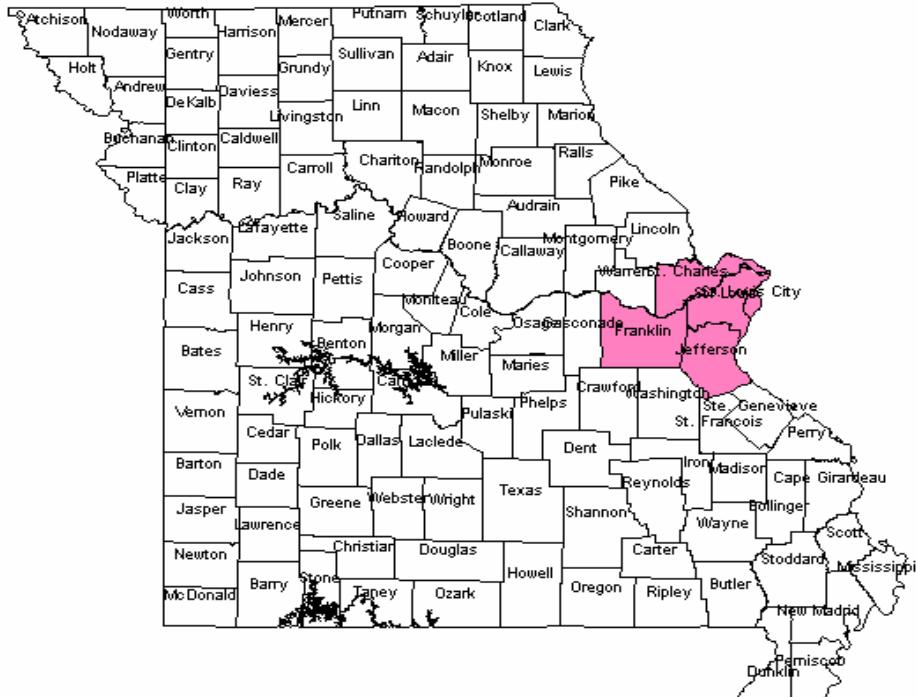
Aslam Mohammad Khan, MD., MM

Other Officers:

Kevin Douglas Fenner

Scott Ronald Lambert

2006 Year-End Directors:



2006 Missouri Enrollment:

Total Missouri member months for the year:

44,497

Missouri members at the end of the year:

3,704

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

51,672

Plan Wide members at the end of the year:

4,292

Missouri Counties in Service Area:

Franklin, Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

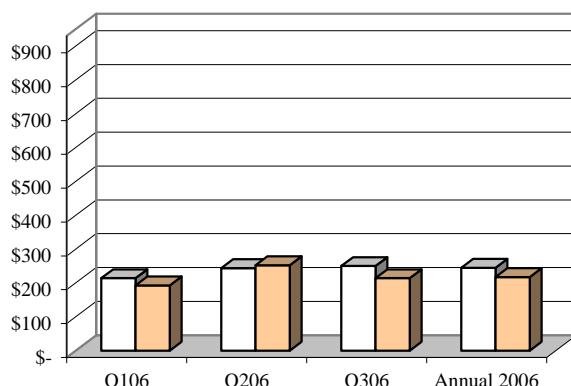
Bond, Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Montgomery, Randolph, St. Clair, Washington

CIGNA Healthcare of St. Louis, Inc.

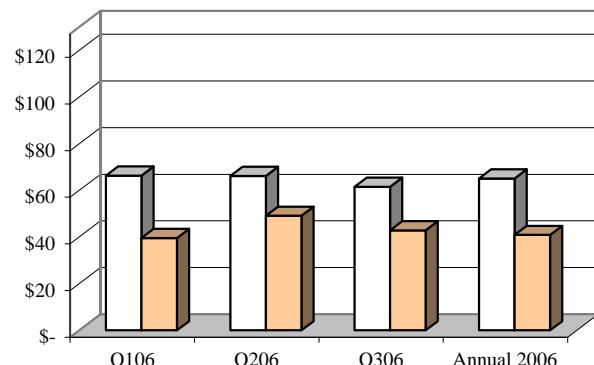
- Commercial Product

Missouri Costs Comparison ²¹

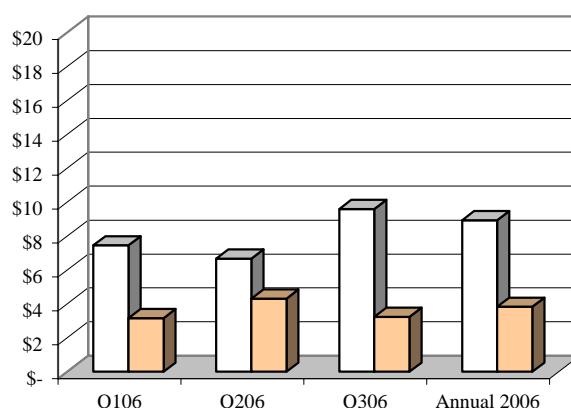
Total Per Member Per Month (PMPM) Costs



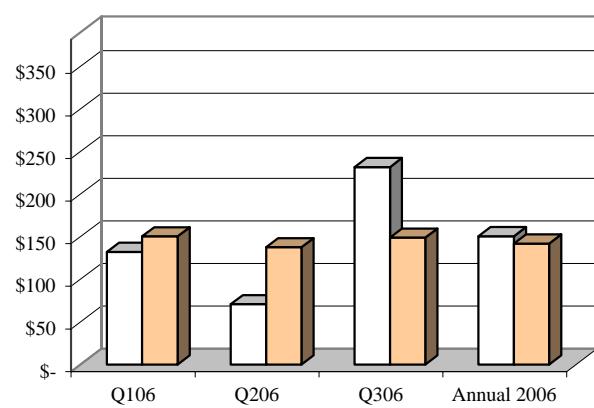
Prescription Drug PMPM Costs



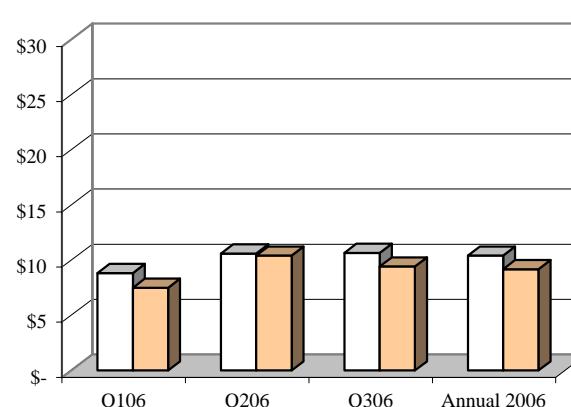
Mental Health PMPM Costs



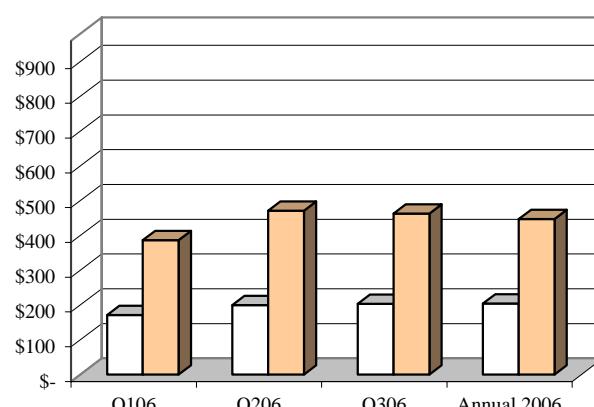
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



 CIGNA Healthcare of St. Louis, Inc.

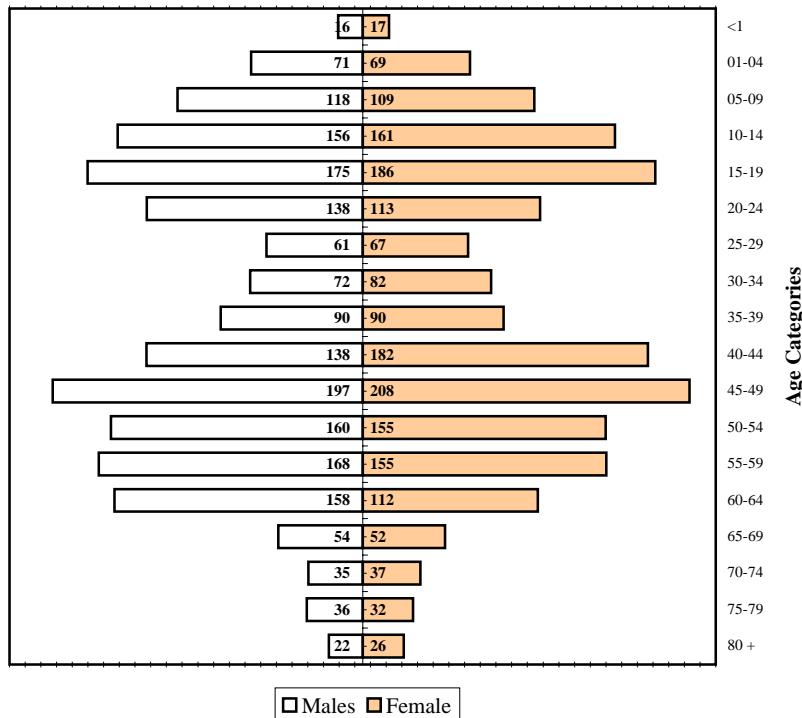
 Commercial Average

CIGNA Healthcare of St. Louis, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	16	1%
01-04	71	4%
05-09	118	6%
10-14	156	8%
15-19	175	9%
20-24	138	7%
25-29	61	3%
30-34	72	4%
35-39	90	5%
40-44	138	7%
45-49	197	11%
50-54	160	9%
55-59	168	9%
60-64	158	8%
65-69	54	3%
70-74	35	2%
75-79	36	2%
80 +	22	1%
Total	1,864	100%
	1,853	100%



Average Age of Enrollees =

37.1

Percentage of Female Enrollees =

49.9%

Missouri Commercial Plans

37.1

49.9%

Missouri Medicare

n/a

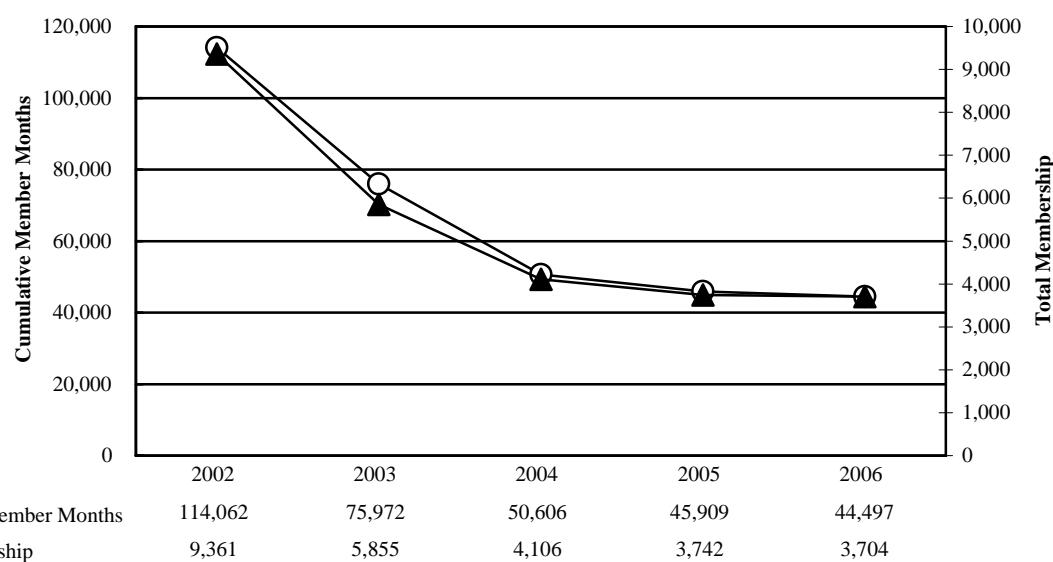
n/a

Missouri Medicaid

n/a

n/a

Missouri Membership Trends



Community Health Plan

Holding Company:

Heartland Health

Main Administrative Office

Mailing Address:

137 N. Belt
St. Joseph MO 64506
(816) 271-1247

Incorporated:

September 8, 1994

Admitted to Missouri:

December 29, 1994

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

90.8%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Lowell Charles Kruse

Secretary:

John Paul Wilson

Chief Financial Officer:

John Paul Wilson

Chief Medical Officer:

Robert S. Chabon, MD

Other Officers:

Curtis Andrew Kretzinger

Douglas Martin Brandt

2006 Year-End Directors:

Brian Andrew Bradley

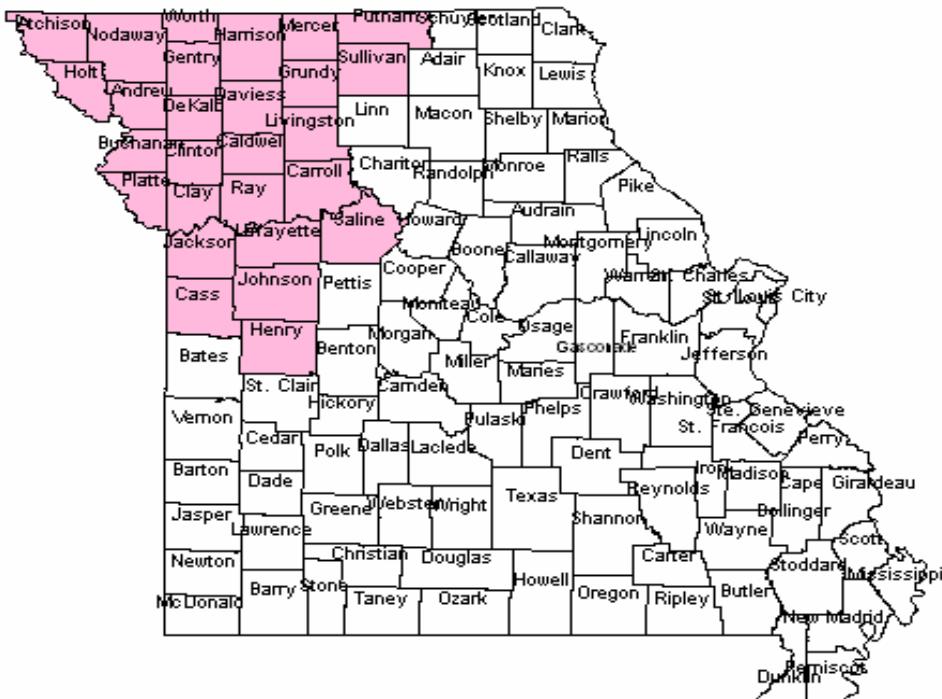
Alan Wayne Brewer, DO

Jean Gayle Brown

Mary Ann Cotter

Patrick Charley Dillon

Scott Michael Fold, MD



2006 Missouri Enrollment:

Total Missouri member months for the year:

131,916

Missouri members at the end of the year:

10,212

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

144,036

Plan Wide members at the end of the year:

11,612

Missouri Counties in Service Area:

Andrew, Atchison, Buchanan, Caldwell, Carroll, Cass, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Livingston, Mercer, Nodaway, Platte, Putnam, Ray, Saline, Sullivan, Worth

Kansas Counties in Service Area:

Atchison, Brown, Cherokee, Doniphan, Franklin, Jefferson, Johnson, Leavenworth, Linn, Miami, Sedgwick, Wyandotte

Illinois Counties in Service Area:

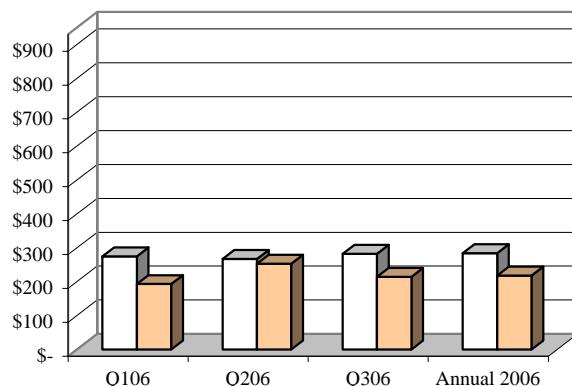
None

Community Health Plan

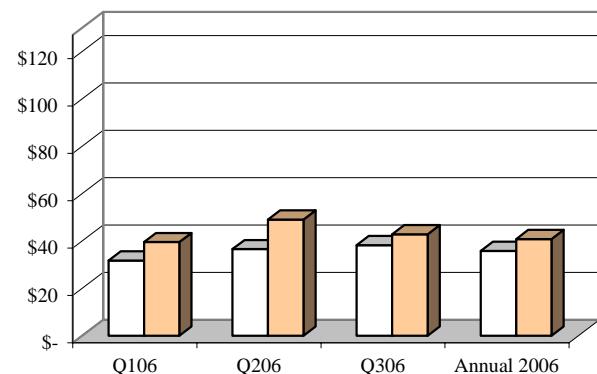
- Commercial Product

Missouri Costs Comparison ²¹

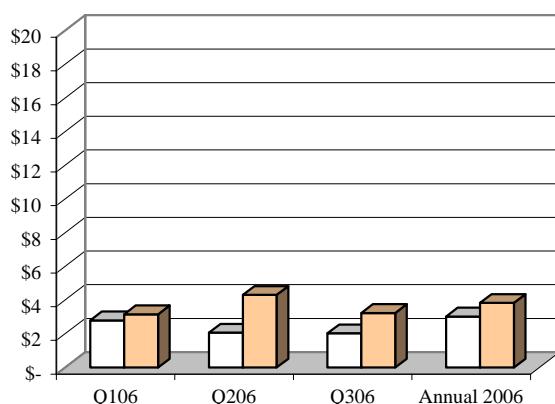
Total Per Member Per Month (PMPM) Costs



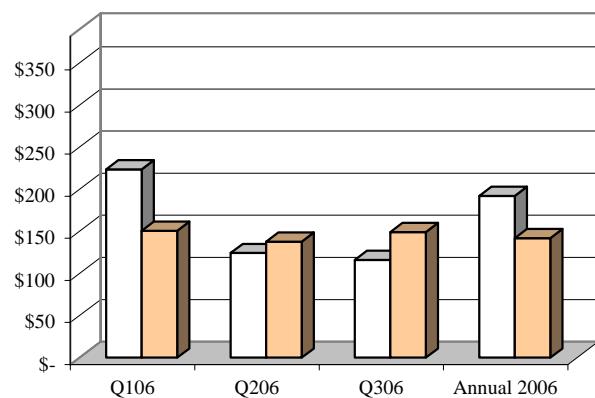
Prescription Drug PMPM Costs



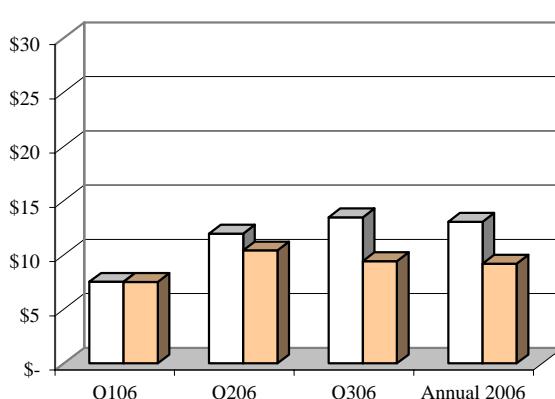
Mental Health PMPM Costs



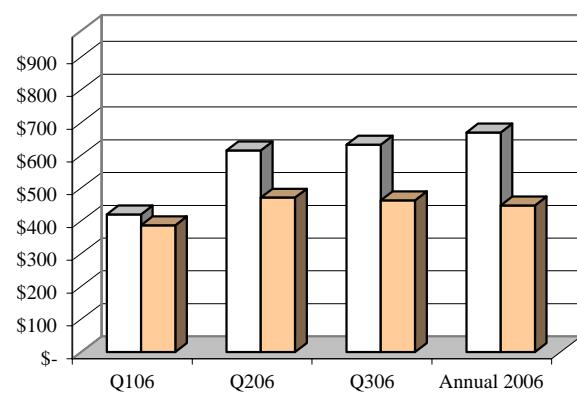
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Community Health Plan



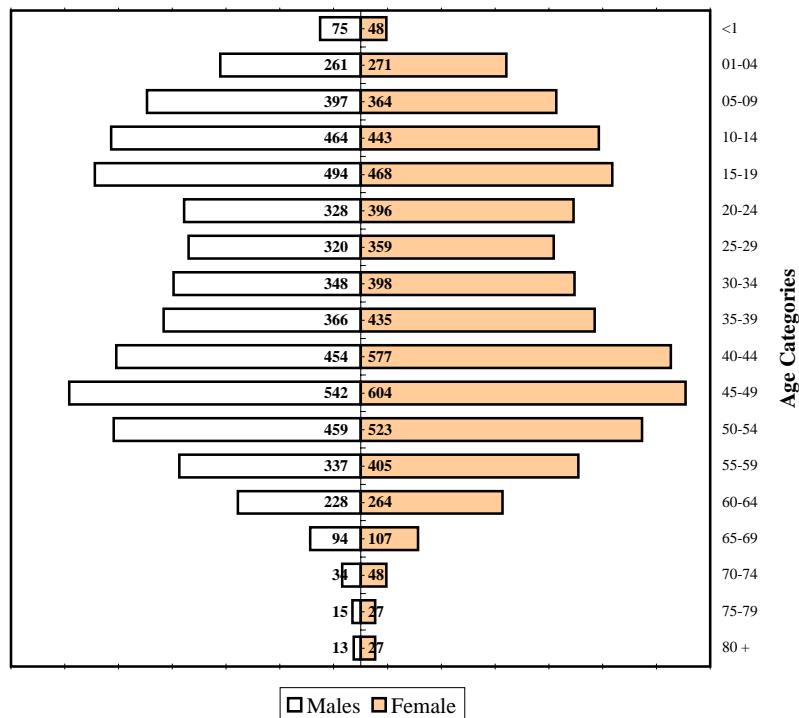
Commercial Average

Community Health Plan

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female	
<1	75	48	1%
01-04	261	271	5%
05-09	397	364	6%
10-14	464	443	8%
15-19	494	468	8%
20-24	328	359	7%
25-29	320	359	6%
30-34	348	398	7%
35-39	366	435	8%
40-44	454	577	10%
45-49	542	604	10%
50-54	459	523	9%
55-59	337	405	7%
60-64	228	264	5%
65-69	94	107	2%
70-74	34	48	1%
75-79	15	27	0%
80 +	13	27	0%
Total	5,229	5,764	100%



Average Age of Enrollees =

33.5

Percentage of Female Enrollees =

52.4%

Missouri Commercial Plans

33.5

52.4%

Missouri Medicare

n/a

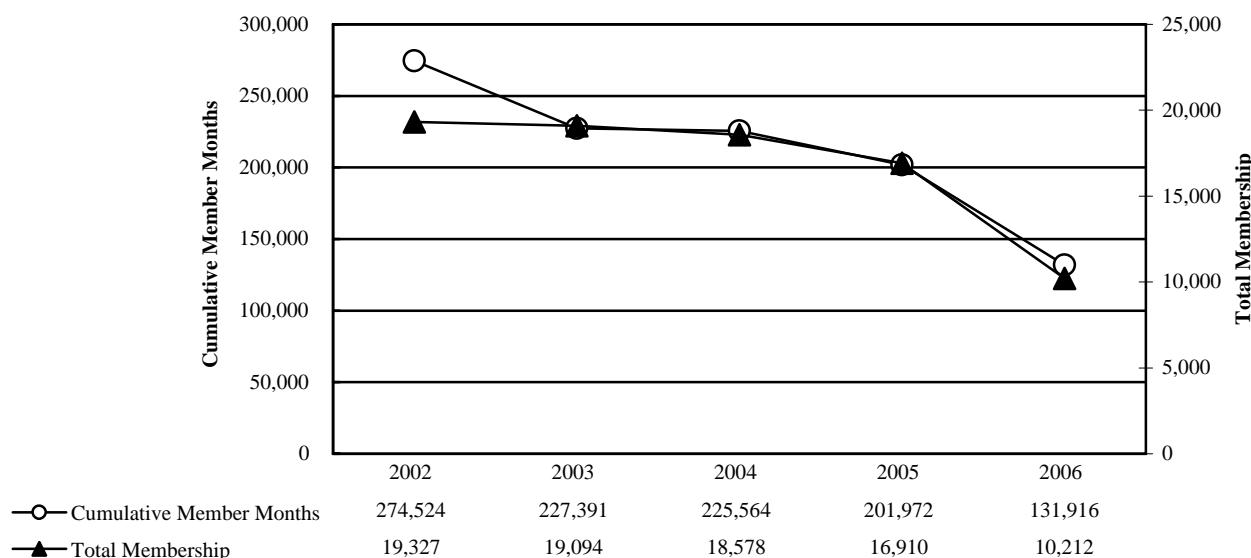
n/a

Missouri Medicaid

n/a

n/a

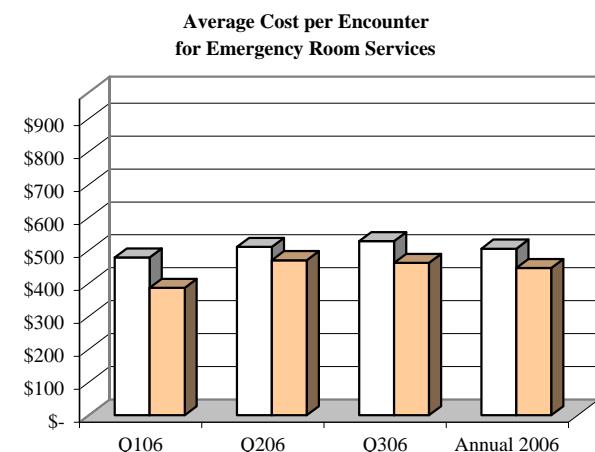
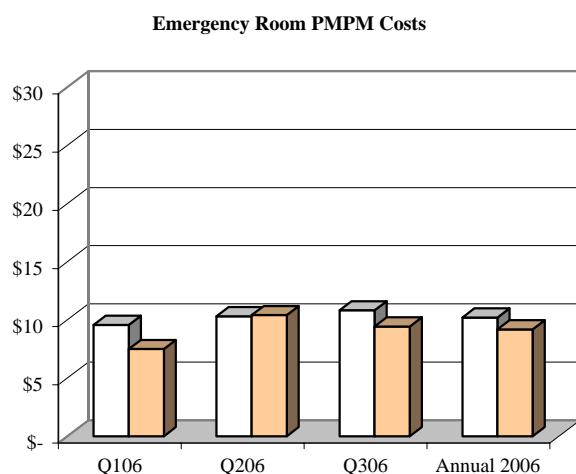
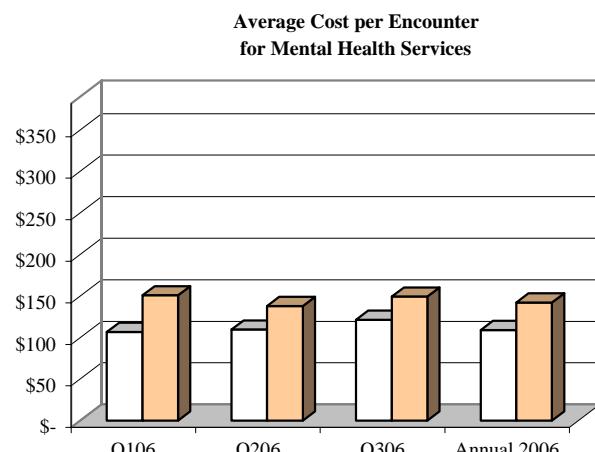
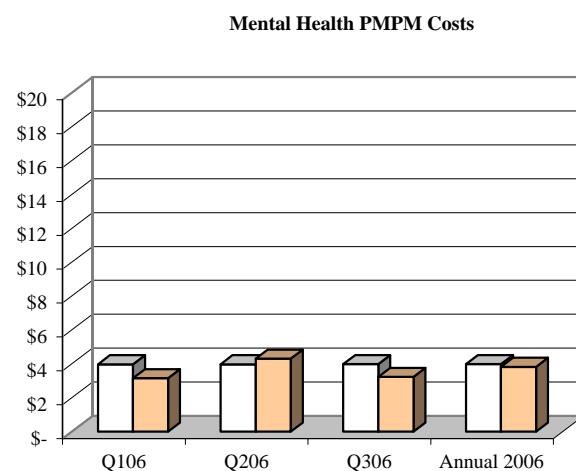
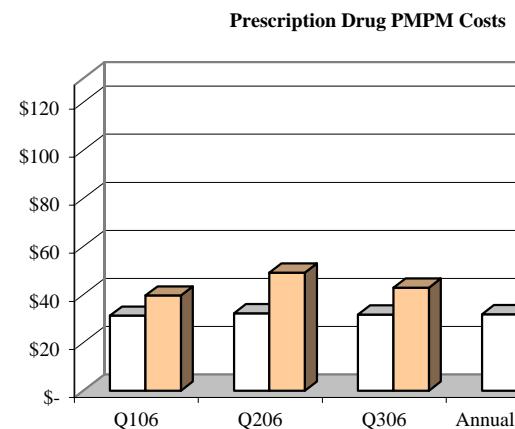
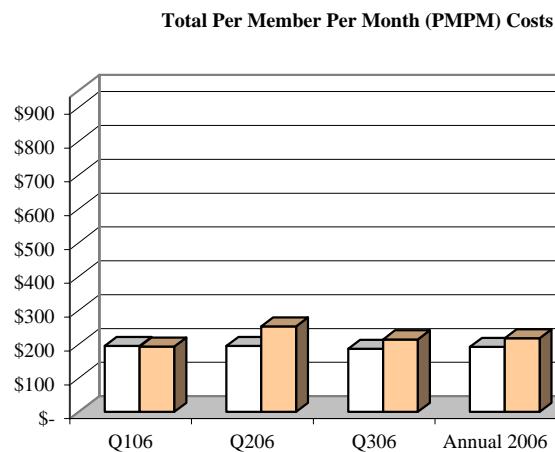
Missouri Membership Trends



Coventry Health Care of Kansas, Inc.

- Commercial Product

Missouri Costs Comparison ²¹



Coventry Health Care of Kansas, Inc.

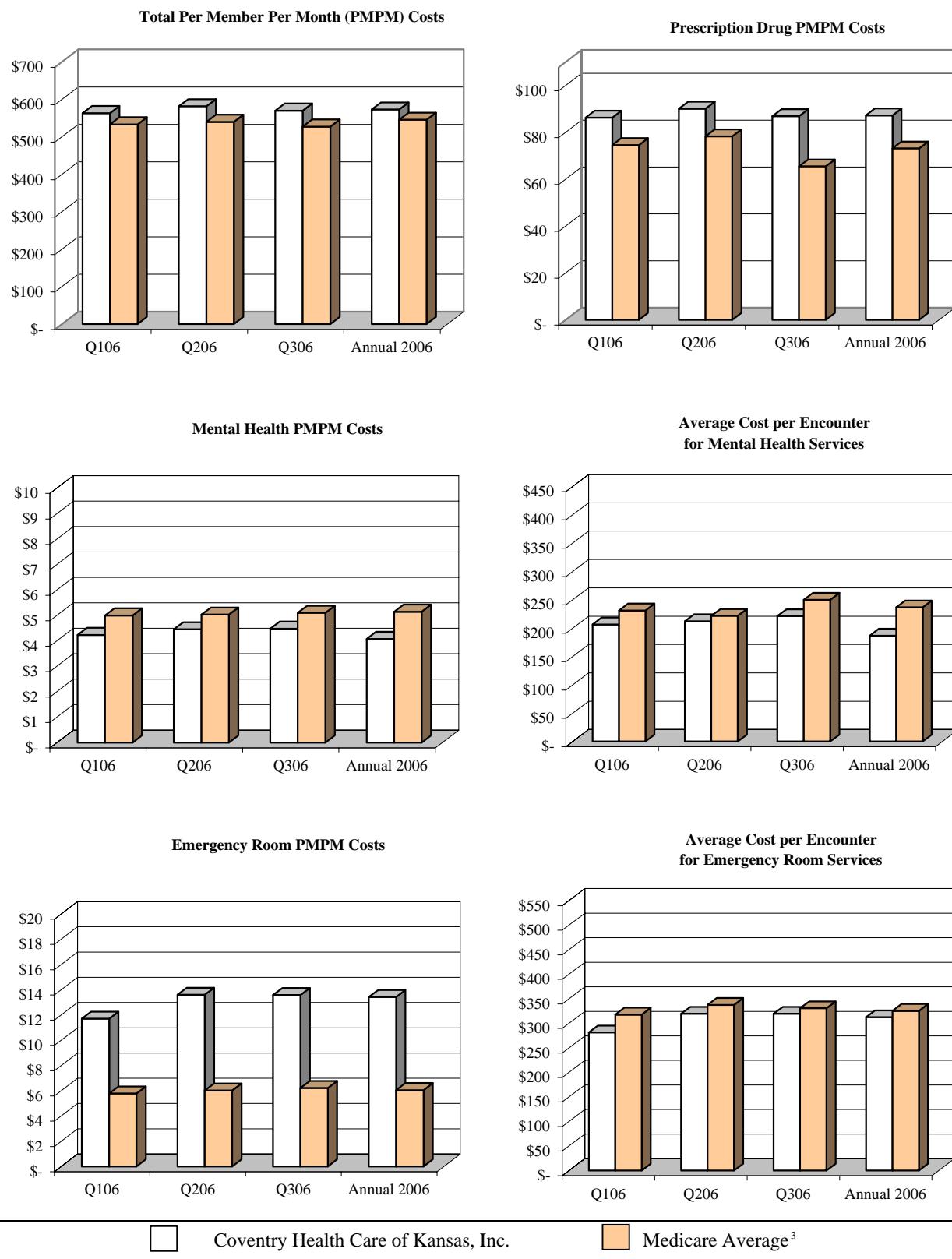


Commercial Average

Coventry Health Care of Kansas, Inc.

- Medicare Product

Missouri Costs Comparison ²¹

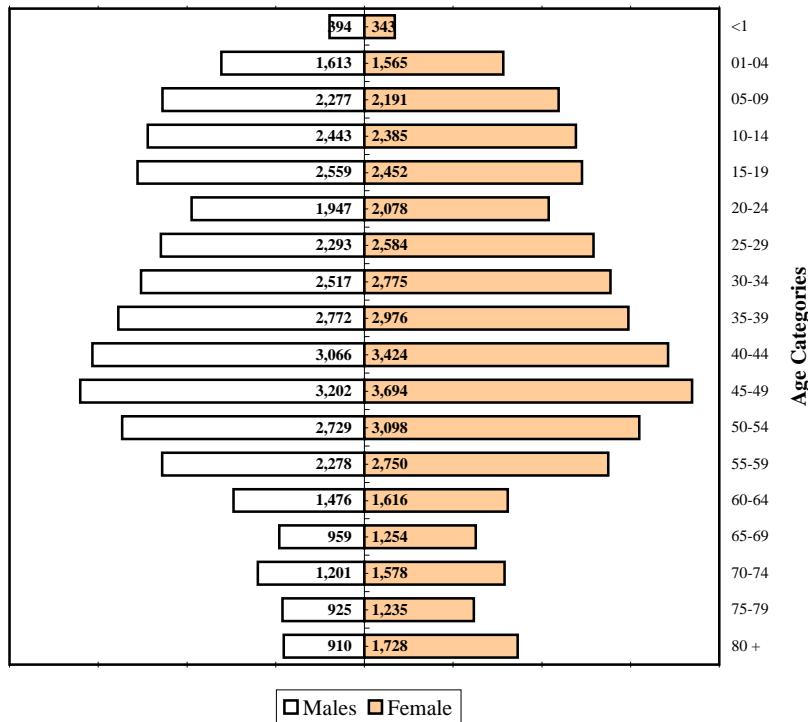


Coventry Health Care of Kansas, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	394	1%
01-04	1,613	5%
05-09	2,277	6%
10-14	2,443	7%
15-19	2,559	7%
20-24	1,947	5%
25-29	2,293	6%
30-34	2,517	7%
35-39	2,772	8%
40-44	3,066	9%
45-49	3,202	9%
50-54	2,729	8%
55-59	2,278	6%
60-64	1,476	4%
65-69	959	3%
70-74	1,201	3%
75-79	925	3%
80 +	910	3%
Total	35,561	100%



Average Age of Enrollees =

38.5

Percentage of Female Enrollees =

52.8%

Missouri Commercial Plans

33.5

51.7%

Missouri Medicare

75.2

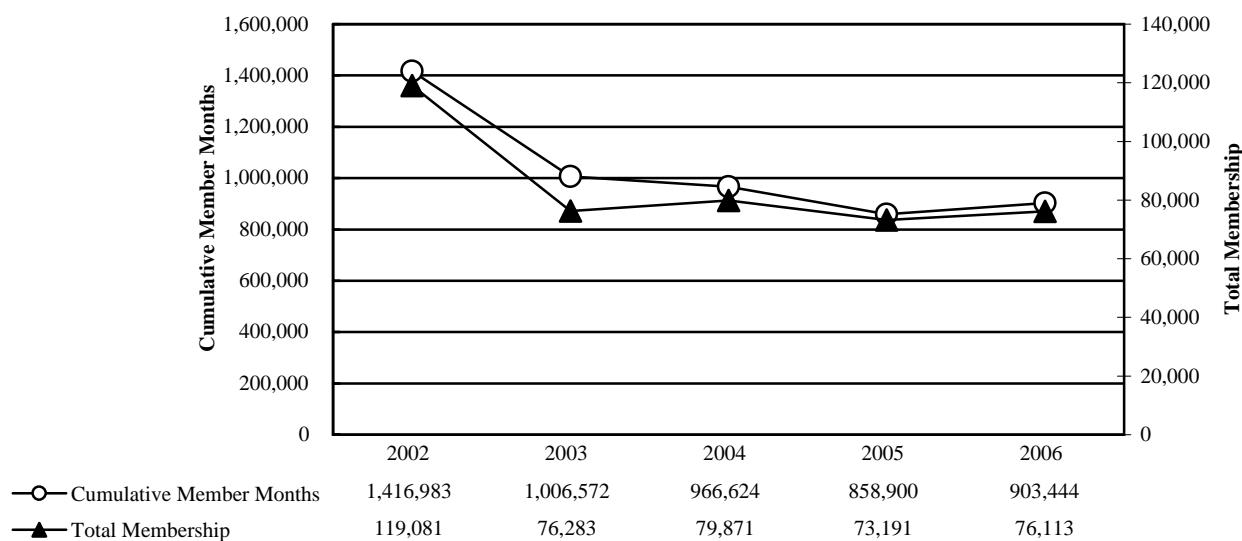
60.3%

Missouri Medicaid

n/a

n/a

Missouri Membership Trends



Cox Health Systems HMO, Inc.

Holding Company:

Cox Health

Main Administrative Office

Mailing Address:

3200 South National, Building B
Springfield MO 65801-5750
(417) 269-2990

Incorporated:

April 2, 1996

Admitted to Missouri:

October 24, 1996

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Jeffrey C. Bond

Secretary:

Dona Elkins

Chief Financial Officer:

Matthew Aug

Chief Medical Officer:

Dr. Kerry Randolph

Other Officers:

Joseph William Turner

Jacob Nathaniel Salinas

2006 Year-End Directors:

Joseph William Turner
Robert Howard Bezanson
Dona Kubias Elkins
Chris Wallis Nattinger
Robert Edward Roundtree
Jerry Gilmartin Jared

2006 Missouri Enrollment:

Total Missouri member months for the year:
95,199

Missouri members at the end of the year:
7,999

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:
88,618
Plan Wide members at the end of the year:
7,677

Missouri Counties in Service Area:

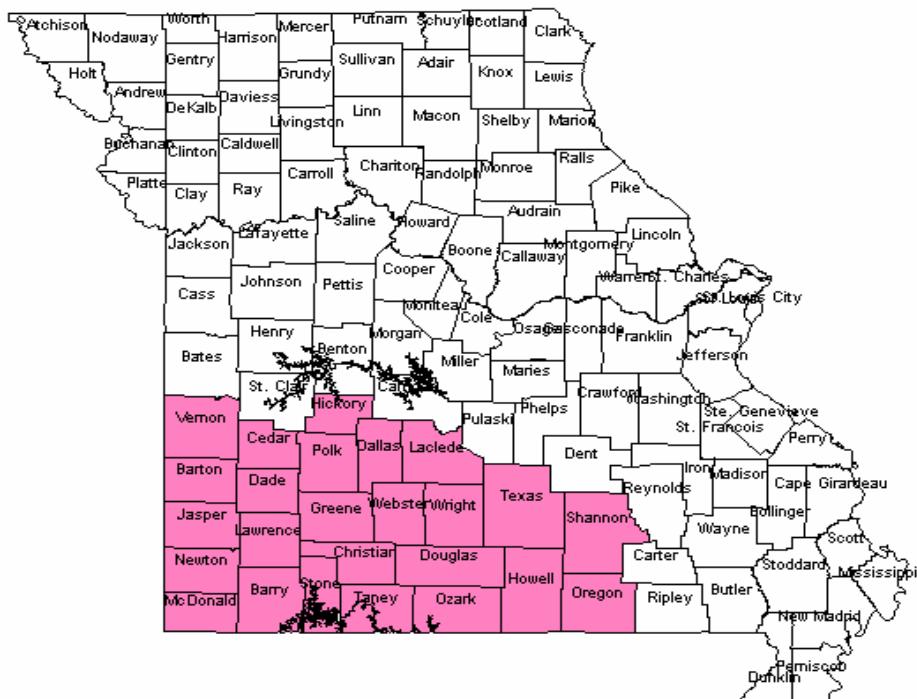
Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas,
Greene, Hickory, Howell, Jasper, Laclede, Lawrence,
McDonald, Newton, Oregon, Ozark, Polk, Shannon,
Stone, Taney, Texas, Vernon, Webster, Wright

Kansas Counties in Service Area:

none

Illinois Counties in Service Area:

none

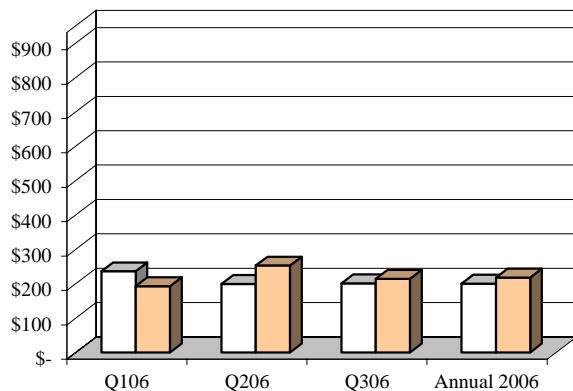


Cox Health Systems HMO, Inc.

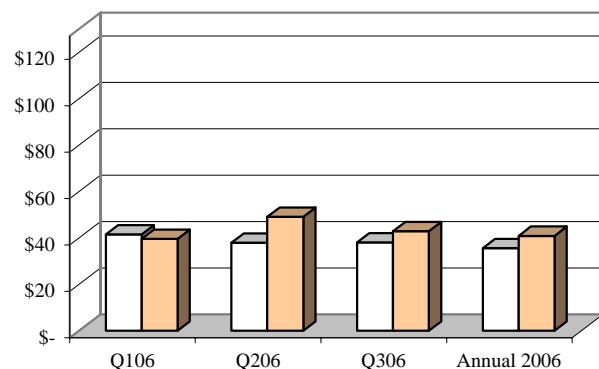
- Commercial Product

Missouri Costs Comparison ²¹

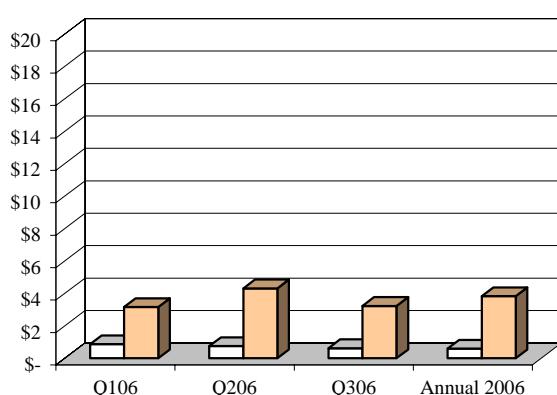
Total Per Member Per Month (PMPM) Costs



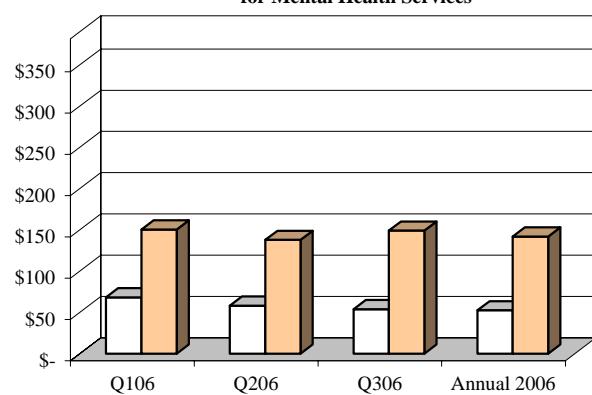
Prescription Drug PMPM Costs



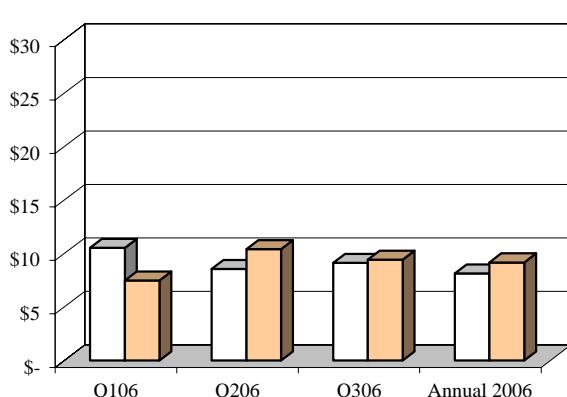
Mental Health PMPM Costs



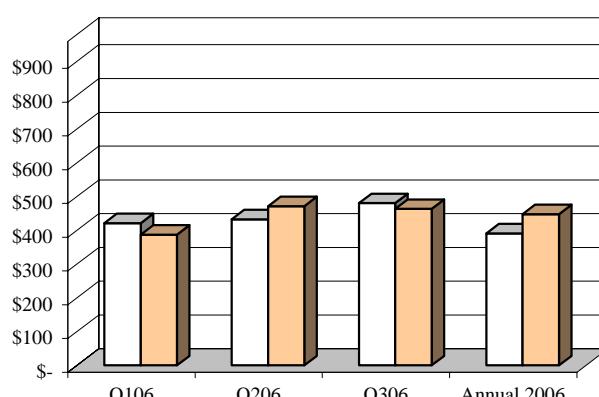
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Cox Health Systems HMO, Inc.



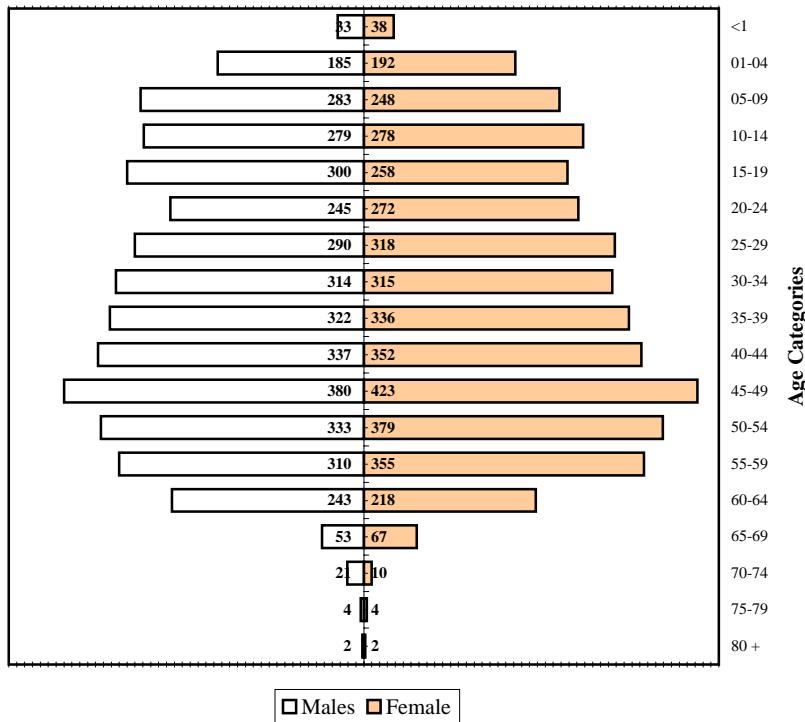
Commercial Average

Cox Health Systems HMO, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	33	1%
01-04	185	5%
05-09	283	7%
10-14	279	7%
15-19	300	8%
20-24	245	6%
25-29	290	7%
30-34	314	8%
35-39	322	8%
40-44	337	9%
45-49	380	10%
50-54	333	8%
55-59	310	8%
60-64	243	6%
65-69	53	1%
70-74	21	1%
75-79	4	0%
80 +	2	0%
Total	3,934	100%
	4,065	100%



Average Age of Enrollees =

34.3

Percentage of Female Enrollees =

50.8%

Missouri Commercial Plans

34.3

50.8%

Missouri Medicare

n/a

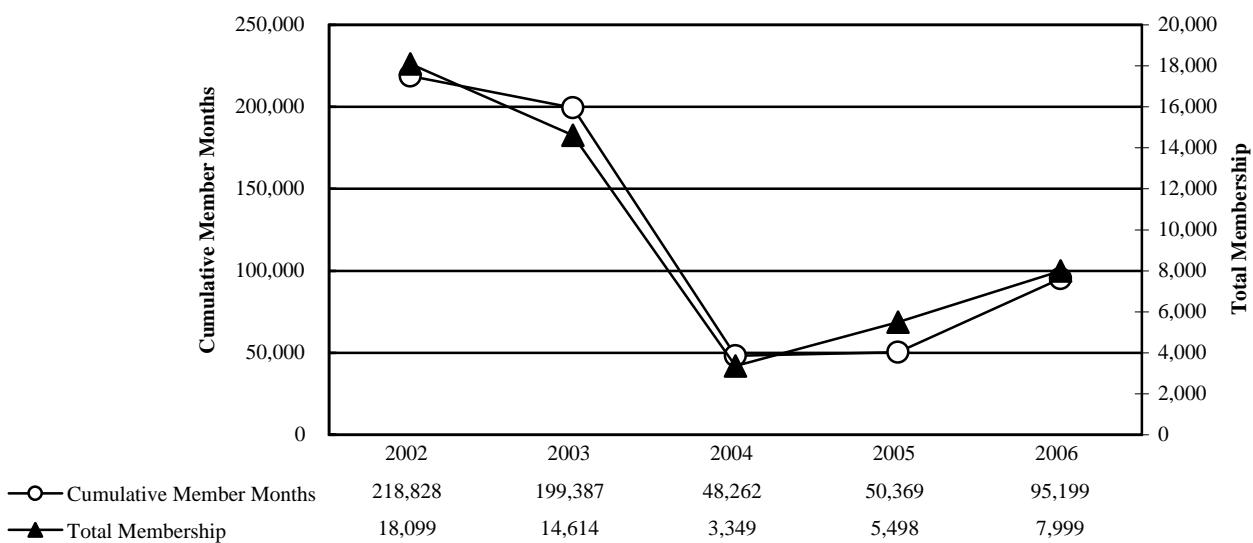
n/a

Missouri Medicaid

n/a

n/a

Missouri Membership Trends¹⁴



Essence, Inc.

Holding Company:

American Multispecialty Group, Inc.

Main Administrative Office

Mailing Address:

12655 Olive Blvd, 4th Floor
St. Louis MO 63141
(314) 851-3680

Incorporated:

January 30, 2003

Admitted to Missouri:

May 30, 2003

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

89.0%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Charles Willey, MD

Secretary:

Paul Beuttenmuller

Chief Financial Officer:

Paul Beuttenmuller

Chief Medical Officer:

Thomas Hastings, MD

Other Officers:

John Herbert Rice

2006 Year-End Directors:

Charles Joseph Willey

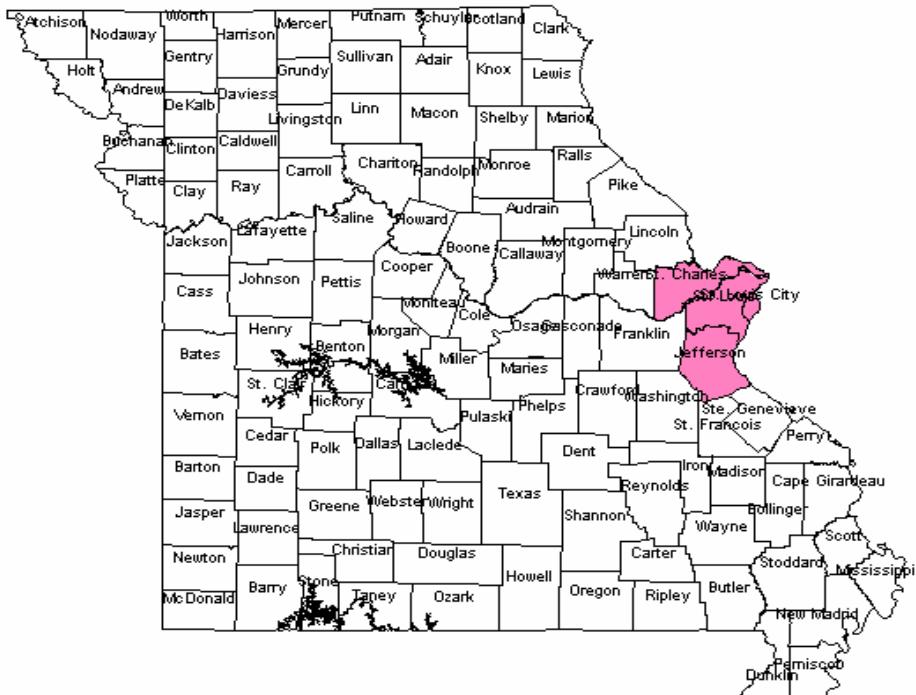
John Herbert Rice

Richard Lee Lazaroff

Donald Ross Richardson

Richard Harlan Jones

Thomas David Doerr



2006 Missouri Enrollment:

Total Missouri member months for the year:

44,592

Missouri members at the end of the year:

4,392

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

49,938

Plan Wide members at the end of the year:

4,435

Missouri Counties in Service Area:

Jefferson, St. Charles, St. Louis City, St. Louis County

Kansas Counties in Service Area:

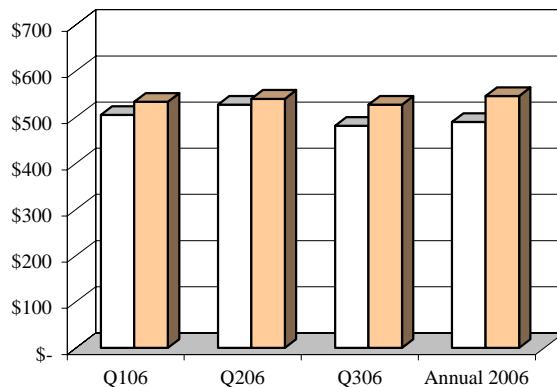
none

Illinois Counties in Service Area:

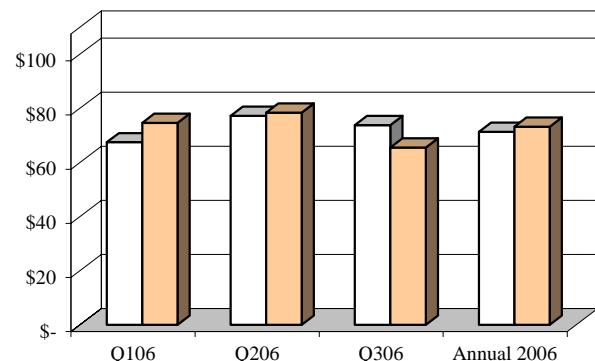
None

Missouri Costs Comparison ²¹

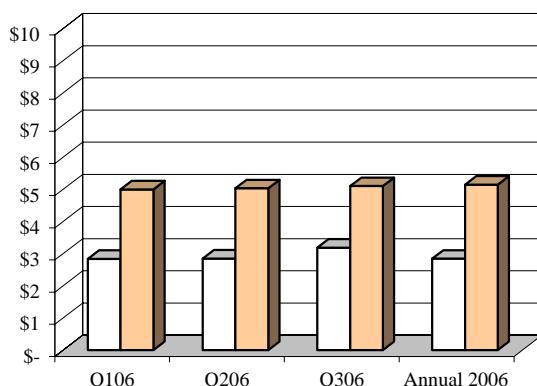
Total Per Member Per Month (PMPM) Costs



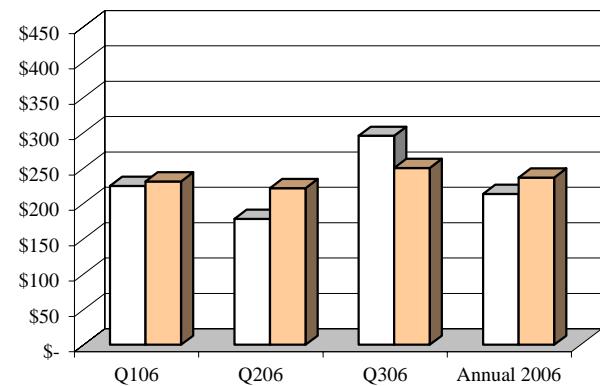
Prescription Drug PMPM Costs



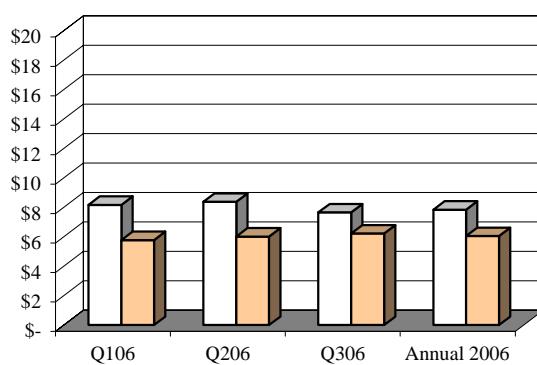
Mental Health PMPM Costs



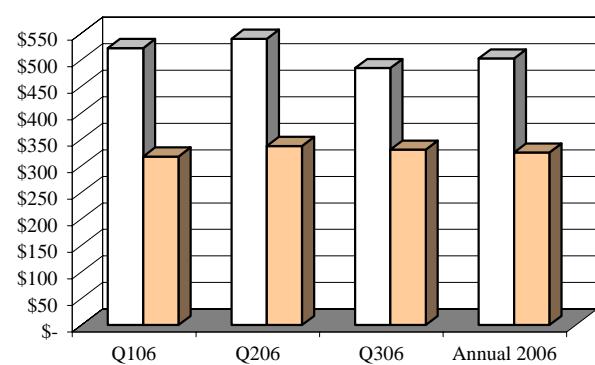
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Essence, Inc.



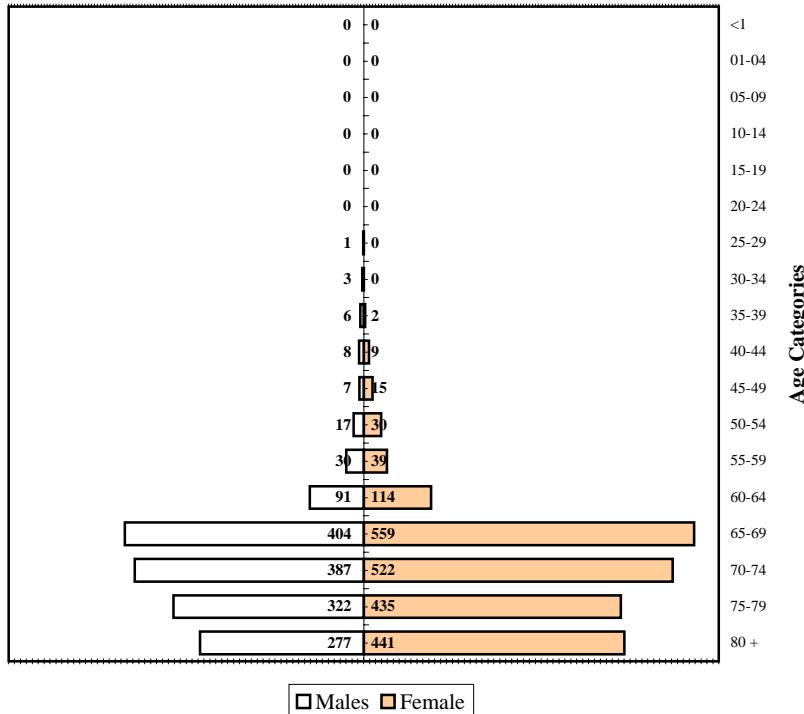
Medicare Average ³

Essence, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	0	0%
01-04	0	0%
05-09	0	0%
10-14	0	0%
15-19	0	0%
20-24	0	0%
25-29	1	0%
30-34	3	0%
35-39	6	0%
40-44	8	1%
45-49	7	0%
50-54	17	1%
55-59	30	2%
60-64	91	6%
65-69	404	26%
70-74	387	25%
75-79	322	21%
80 +	277	18%
Total	1,551	100%
Total	2,165	100%



Average Age of Enrollees =

72.7

Percentage of Female Enrollees =

58.3%

Missouri Commercial Plans

n/a

n/a

Missouri Medicare

72.7

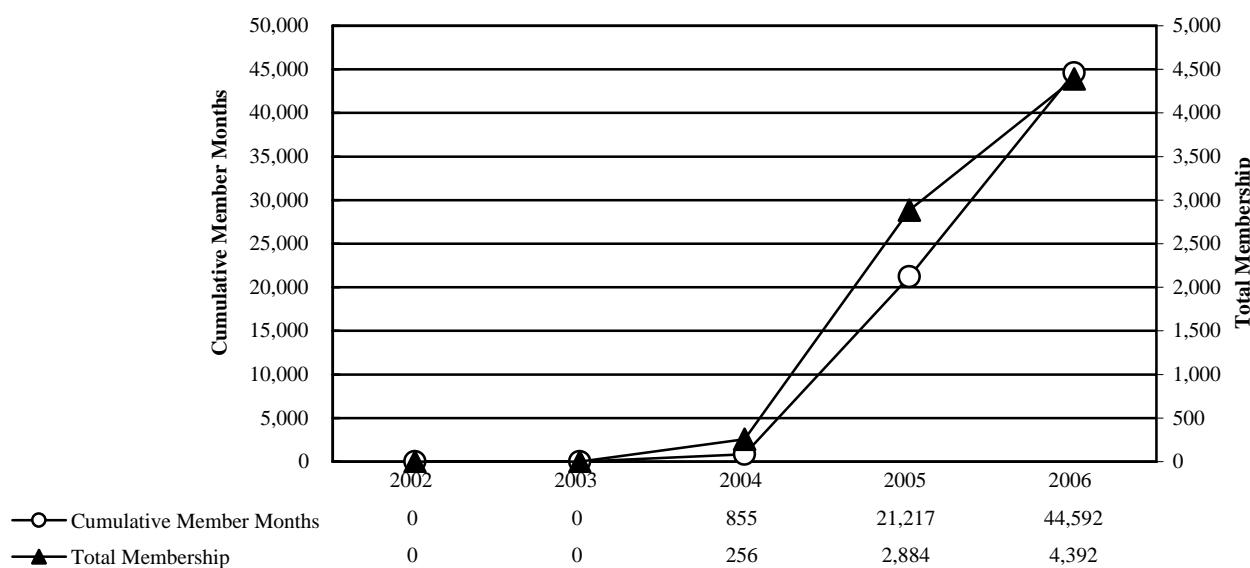
58.3%

Missouri Medicaid

n/a

n/a

Missouri Membership Trends



FirstGuard Health Plan, Inc.

Holding Company:

Centene Corporation

Main Administrative Office

Mailing Address:

7711 Carondelet Ave
St. Louis MO 63105
(314) 725-4477

Incorporated:

October 3, 1994

Admitted to Missouri:

August 25, 1995

Accreditation:

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Jean DeAnn Rumbaugh

Secretary:

Karey Lynn Witty

Chief Financial Officer:

J. Per Brodin

Chief Medical Officer:

Anthony Newell, MD

Other Officers:

Marie Joann Glancy

2006 Year-End Directors:

Marie Joann Glancy

Karey Lynn Witty

Joy Diane Wheeler

Jean DeAnn Rumbaugh

2006 Missouri Enrollment:

Total Missouri member months for the year:

397,828

Missouri members at the end of the year:

31,754

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

396,430

Plan Wide members at the end of the year:

31,864

Missouri Counties in Service Area:

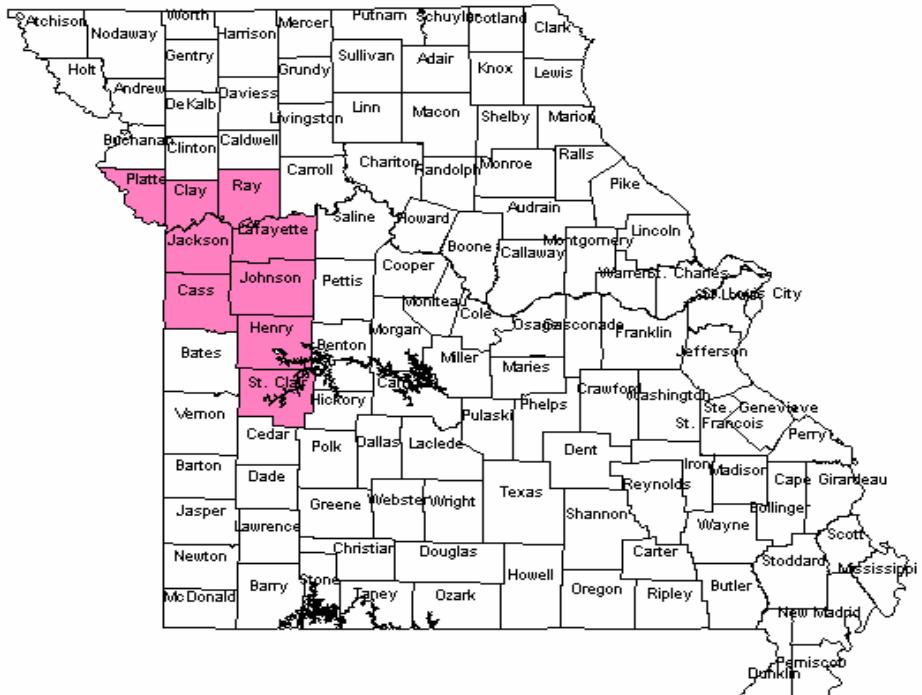
Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, Ray, St. Clair

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

None

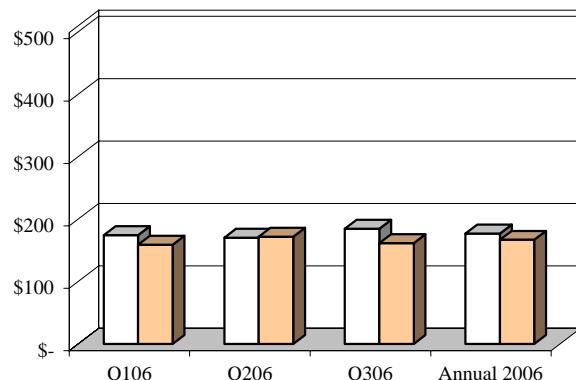


FirstGuard Health Plan, Inc.

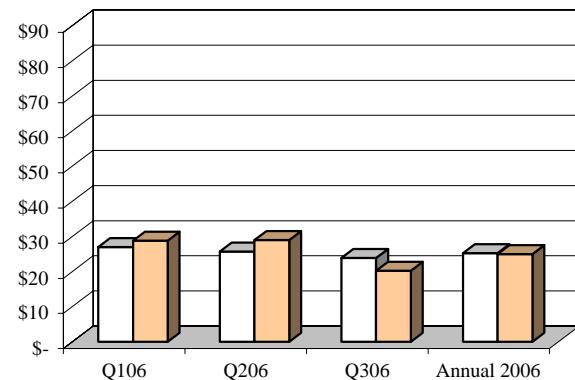
- Medicaid Product

Missouri Costs Comparison ²¹

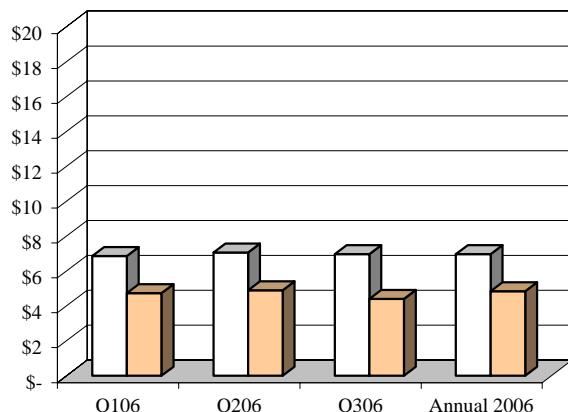
Total Per Member Per Month (PMPM) Costs



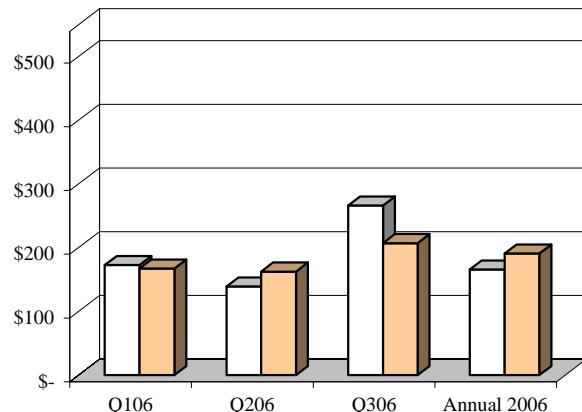
Prescription Drug PMPM Costs



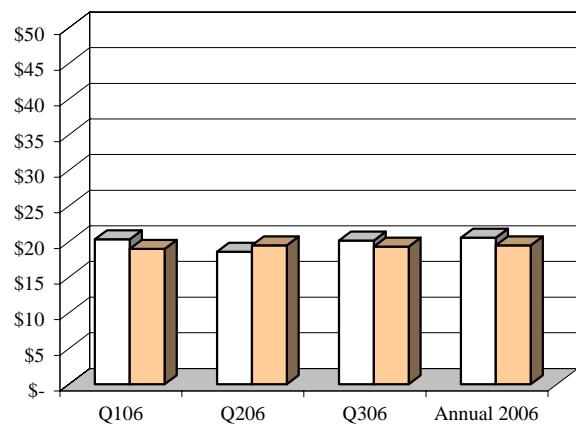
Mental Health PMPM Costs



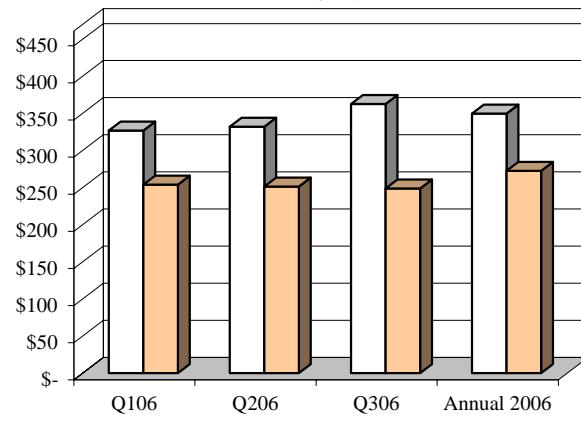
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



FirstGuard Health Plan, Inc.



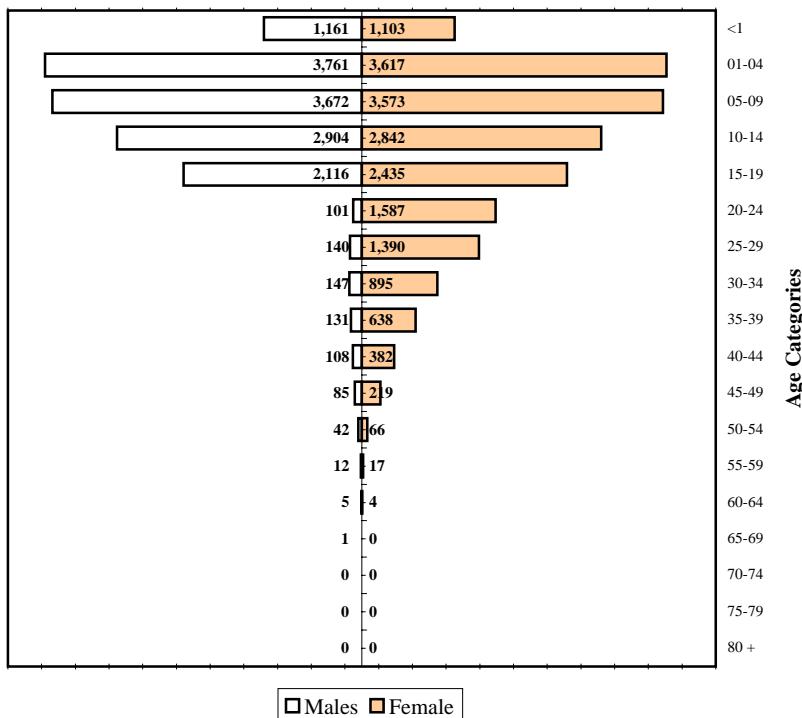
Medicaid Average

FirstGuard Health Plan, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males		Female	
<1	1,161	8%	1,103	6%
01-04	3,761	26%	3,617	19%
05-09	3,672	26%	3,573	19%
10-14	2,904	20%	2,842	15%
15-19	2,116	15%	2,435	13%
20-24	101	1%	1,587	8%
25-29	140	1%	1,390	7%
30-34	147	1%	895	5%
35-39	131	1%	638	3%
40-44	108	1%	382	2%
45-49	85	1%	219	1%
50-54	42	0%	66	0%
55-59	12	0%	17	0%
60-64	5	0%	4	0%
65-69	1	0%	0	0%
70-74	0	0%	0	0%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	14,386	100%	18,768	100%



Average Age of Enrollees =

Missouri Commercial Plans

Missouri Medicare

Missouri Medicaid

11.9

n/a

n/a

11.9

Percentage of Female Enrollees =

56.6%

Missouri Commercial Plans

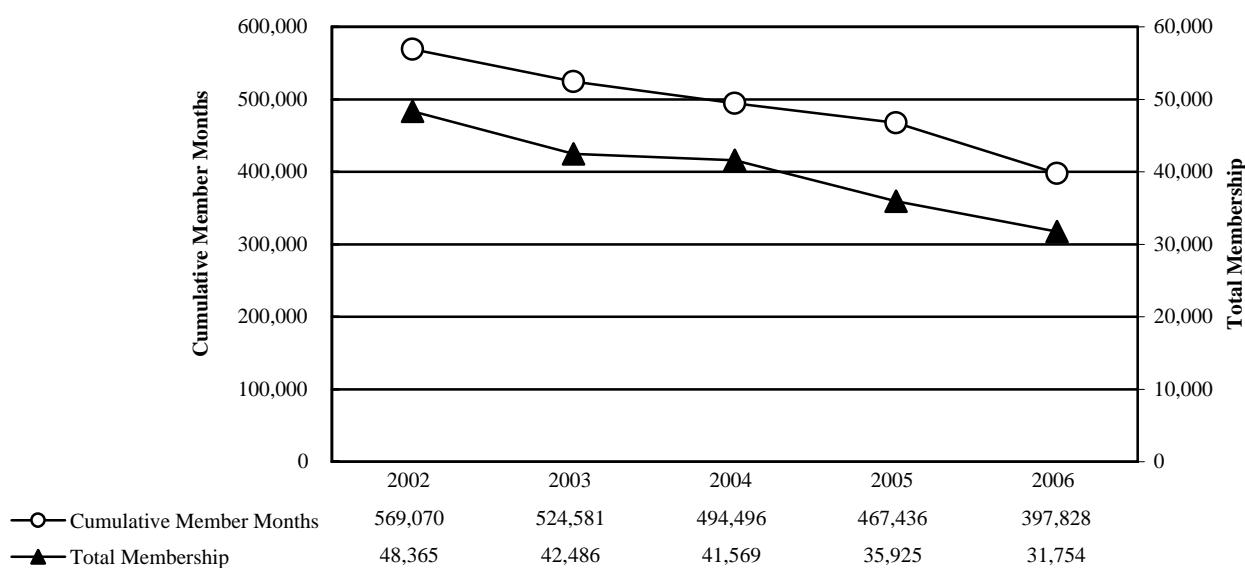
n/a

Missouri Medicare

n/a

Missouri Medicaid

Missouri Membership Trends



Good Health HMO, Inc dba Blue-Care, Inc.

Holding Company:

Blue Cross and Blue Shield of Kansas City

Main Administrative Office

Mailing Address:

2301 Main Street
Kansas City MO 64108-2428
(816) 395-2222

Incorporated:

October 21, 1988

Admitted to Missouri:

July 1, 1991

Accreditation/Expiration Date

NCQA November 23, 2008
URAC March 1, 2008

State of Domicile:

Missouri

% of Missouri Business:

63.7%

Tax Status:

Not For Profit

2006 Year-End Officers:

President:

John Willard Kennedy

Secretary:

Charles Brent Bertram

Chief Financial Officer:

Marilyn Tromans

Chief Medical Officer:

Dr. Blake Williamson

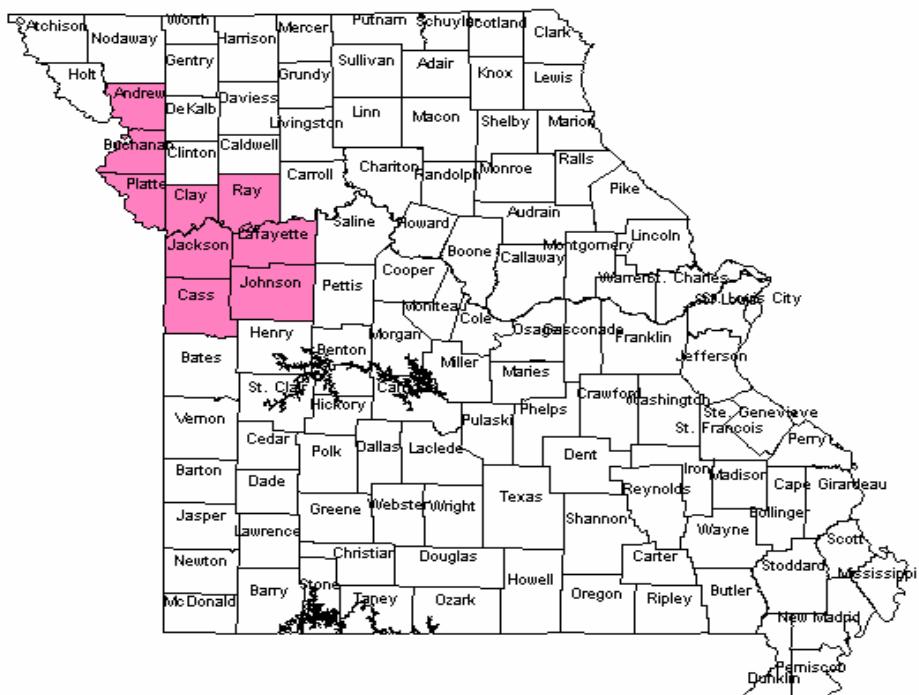
Other Officers:

2006 Year-End Directors:

John Willard Kennedy

Roger Lee Foreman

Marilyn Teague Tromans



2006 Missouri Enrollment:

Total Missouri member months for the year:

570,697

Missouri members at the end of the year:

53,541

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

905,768

Plan Wide members at the end of the year:

86,093

Missouri Counties in Service Area:

Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray

Kansas Counties in Service Area:

Johnson, Wyandotte

Illinois Counties in Service Area:

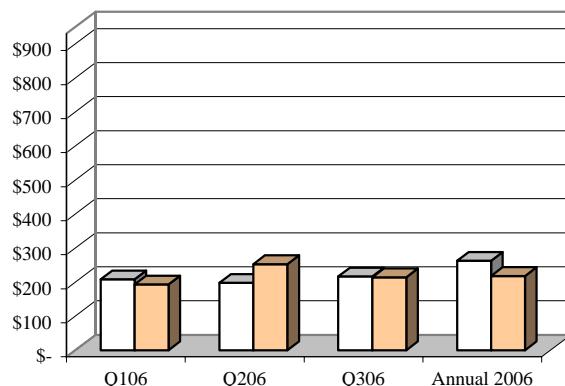
None

Good Health HMO, Inc. dba Blue-Care, Inc.

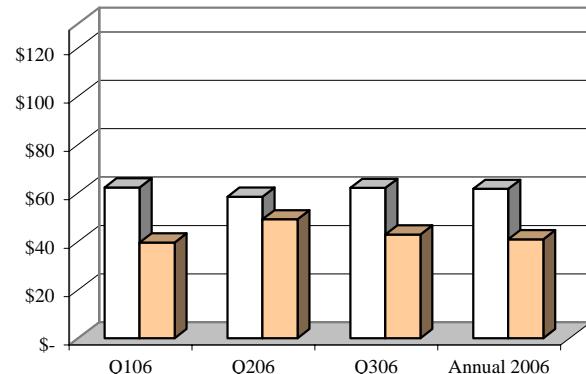
- Commercial Product

Missouri Costs Comparison ²¹

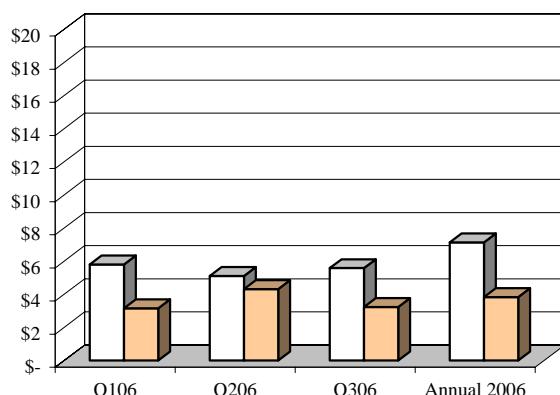
Total Per Member Per Month (PMPM) Costs



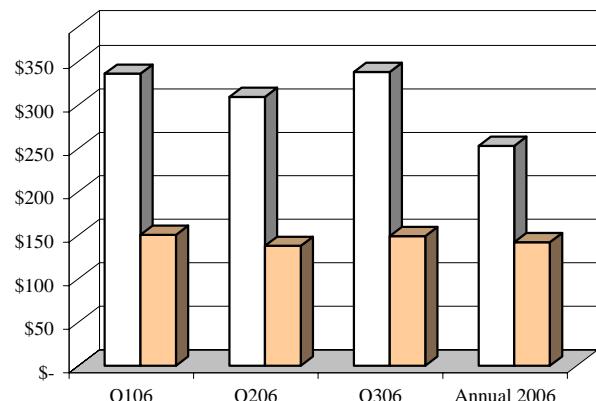
Prescription Drug PMPM Costs



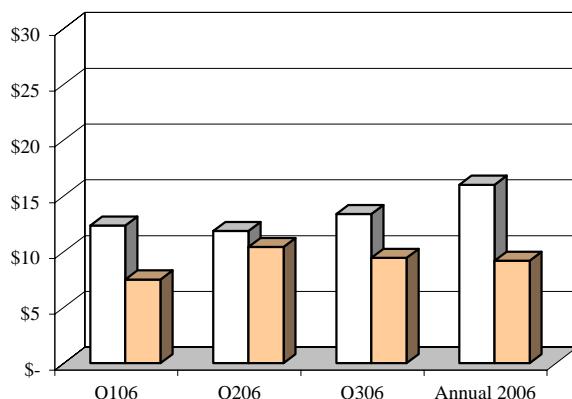
Mental Health PMPM Costs



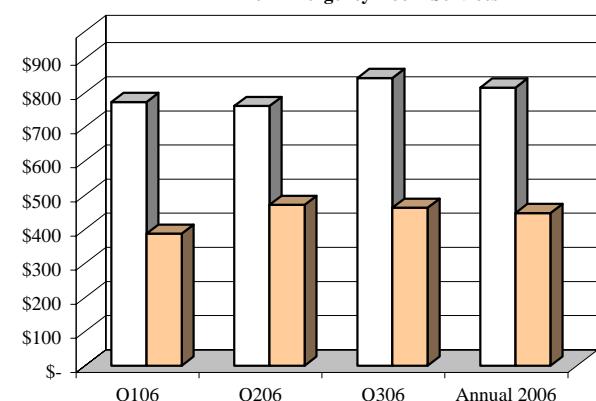
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Good Health HMO, Inc. dba Blue Care, Inc.



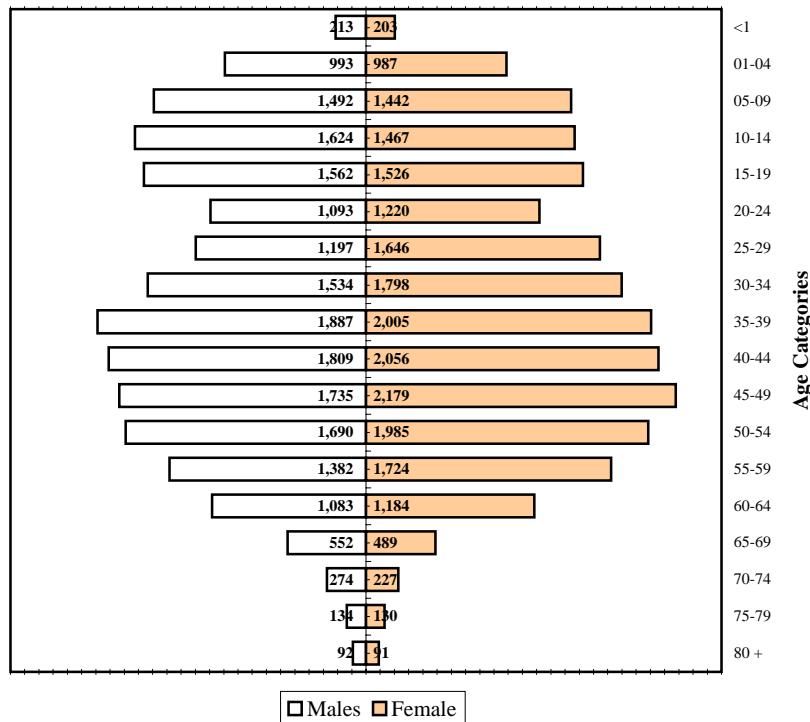
Commercial Average

Good Health HMO, Inc. dba Blue-Care, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	213	1%
01-04	993	5%
05-09	1,492	7%
10-14	1,624	8%
15-19	1,562	8%
20-24	1,093	5%
25-29	1,197	6%
30-34	1,534	8%
35-39	1,887	9%
40-44	1,809	9%
45-49	1,735	9%
50-54	1,690	8%
55-59	1,382	7%
60-64	1,083	5%
65-69	552	3%
70-74	274	1%
75-79	134	1%
80 +	92	0%
Total	20,346	100%
	22,359	100%



Average Age of Enrollees =

34.9

Percentage of Female Enrollees =

52.4%

Missouri Commercial Plans

34.9

52.4%

Missouri Medicare

n/a

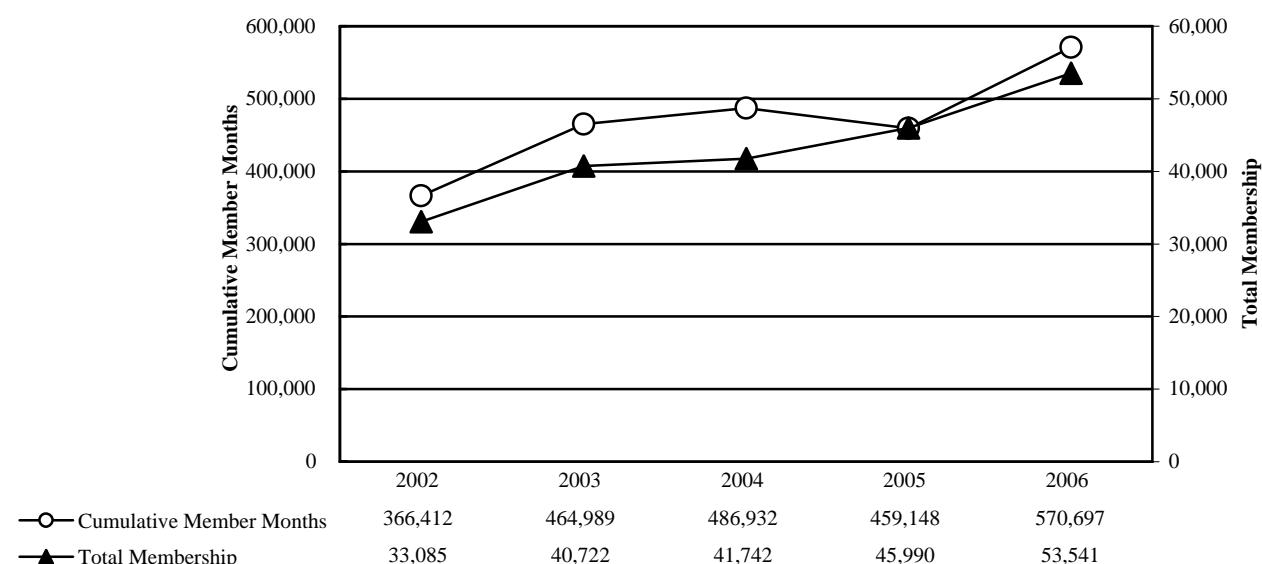
n/a

Missouri Medicaid

n/a

n/a

Missouri Membership Trends

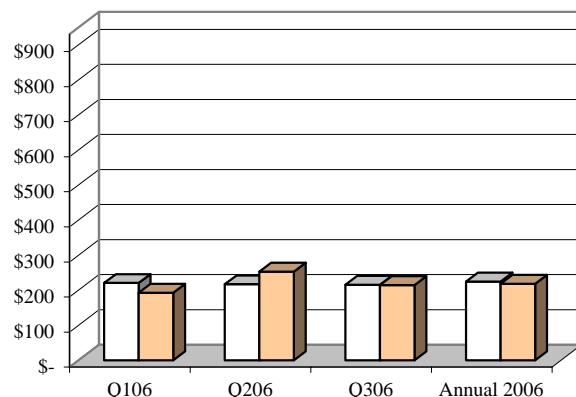


Group Health Plan, Inc.

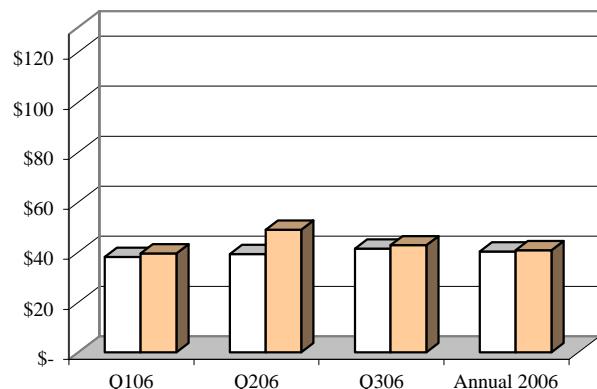
- Commercial Product

Missouri Costs Comparison ²¹

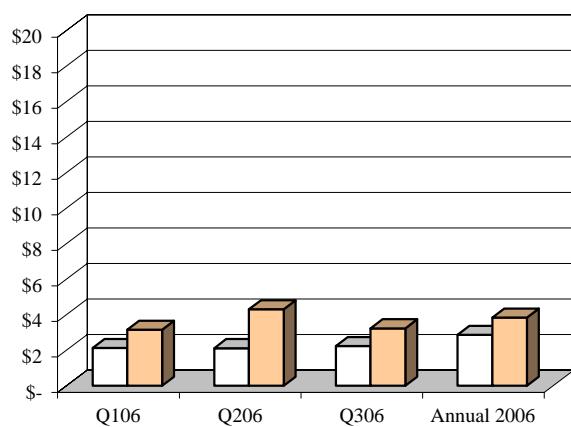
Total Per Member Per Month (PMPM) Costs



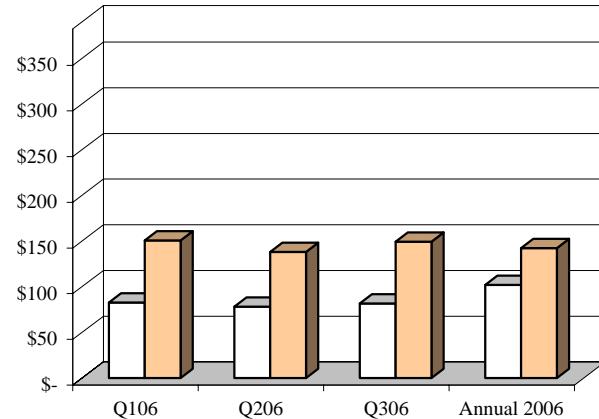
Prescription Drug PMPM Costs



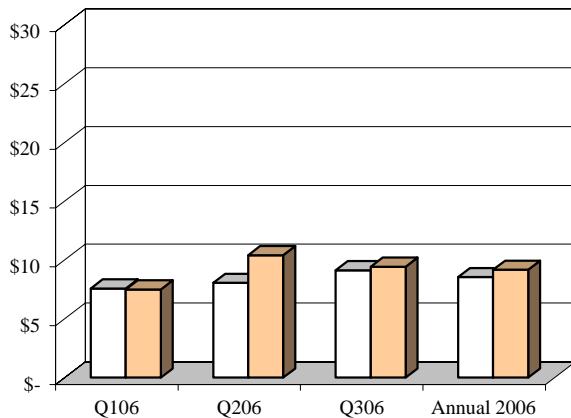
Mental Health PMPM Costs



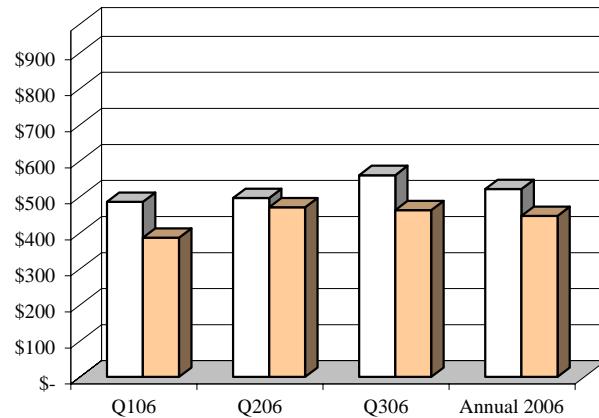
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Group Health Plan, Inc.



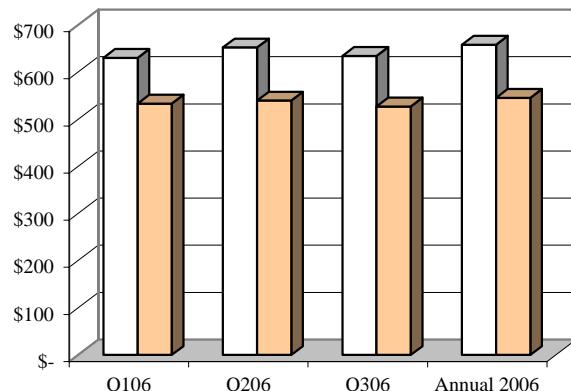
Commercial Average

Group Health Plan, Inc.

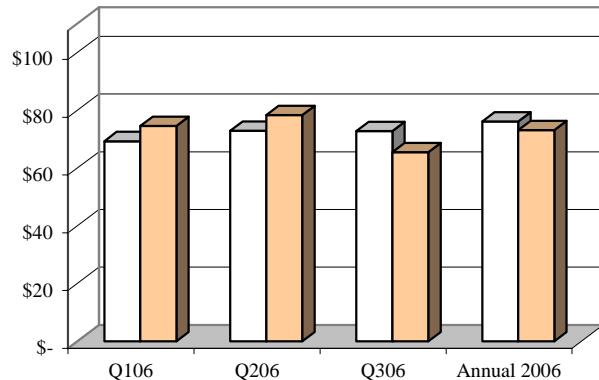
- Medicare Product

Missouri Costs Comparison ²¹

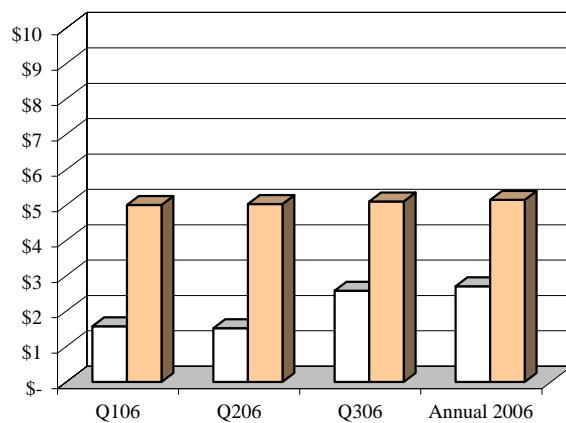
Total Per Member Per Month (PMPM) Costs



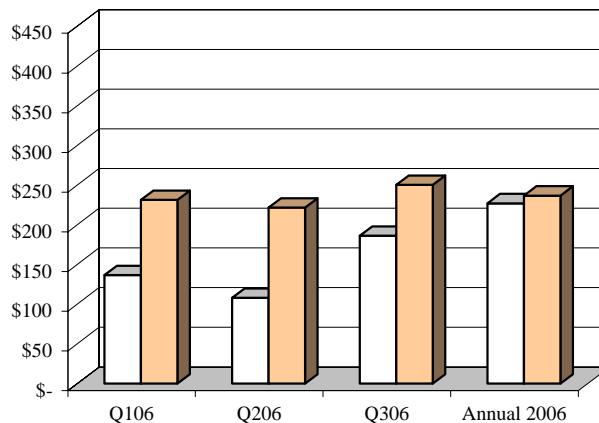
Prescription Drug PMPM Costs



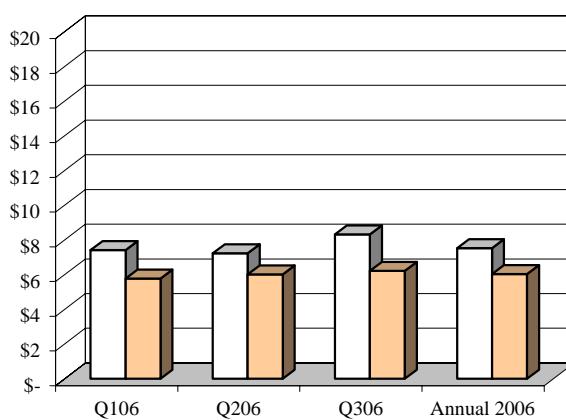
Mental Health PMPM Costs



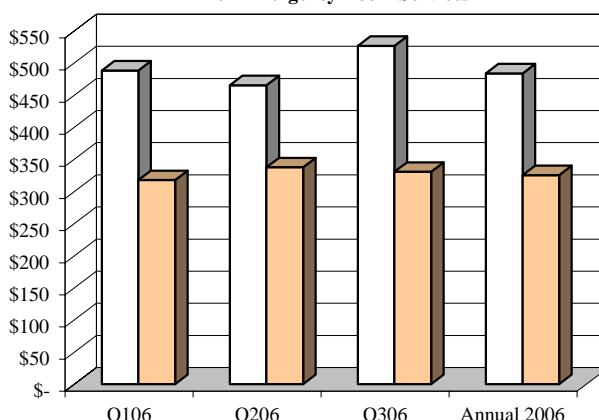
Average Cost per Encounter for Mental Health Service..



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Group Health Plan, Inc.



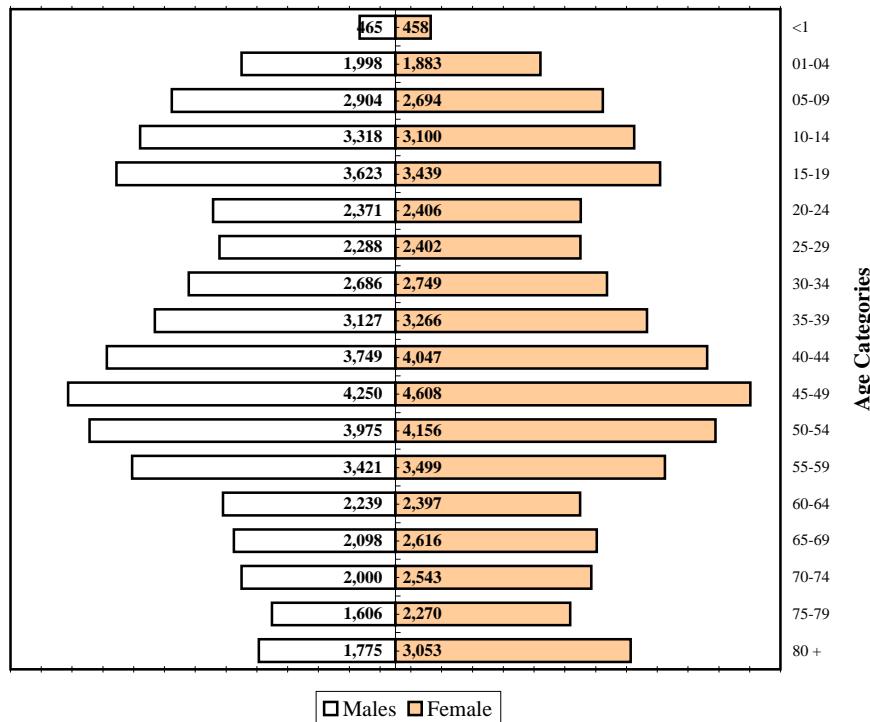
Medicare Average ³

Group Health Plan, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female	%
<1	465	1%	458
01-04	1,998	4%	1,883
05-09	2,904	6%	2,694
10-14	3,318	7%	3,100
15-19	3,623	8%	3,439
20-24	2,371	5%	2,406
25-29	2,288	5%	2,402
30-34	2,686	6%	2,749
35-39	3,127	7%	3,266
40-44	3,749	8%	4,047
45-49	4,250	9%	4,608
50-54	3,975	8%	4,156
55-59	3,421	7%	3,499
60-64	2,239	5%	2,397
65-69	2,098	4%	2,616
70-74	2,000	4%	2,543
75-79	1,606	3%	2,270
80 +	1,775	4%	3,053
Total	47,893	100%	51,586
			100%



Average Age of Enrollees =

41.1

Missouri Commercial Plans

34.6

Missouri Medicare

74.4

Missouri Medicaid

n/a

Percentage of Female Enrollees =

51.9%

Missouri Commercial Plans

50.4%

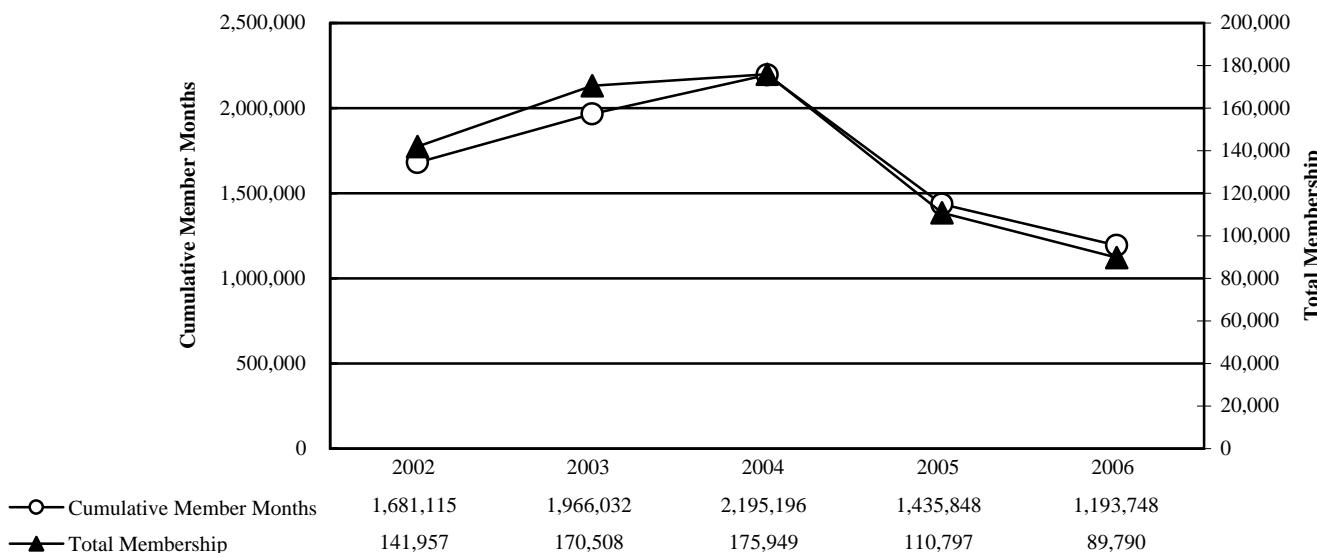
Missouri Medicare

59.4%

Missouri Medicaid

n/a

Missouri Membership Trends



Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

Holding Company:

WellCare Health Plans, Inc.

Main Administrative Office

Mailing Address:

8735 Henderson Road Ren 2
Tampa FL 33634
(813) 243-2974

Incorporated:

August 18, 1995

Admitted to Missouri:

March 22, 2006

Accreditation/Expiration Date

N/A

State of Domicile:

Illinois

% of Missouri Business:

1.4%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Keith Kudla

Secretary:

Thaddeus Bereday

Chief Financial Officer:

Paul Behreng

Chief Medical Officer:

Dr. Tammaji Kuckarni

Other Officers:

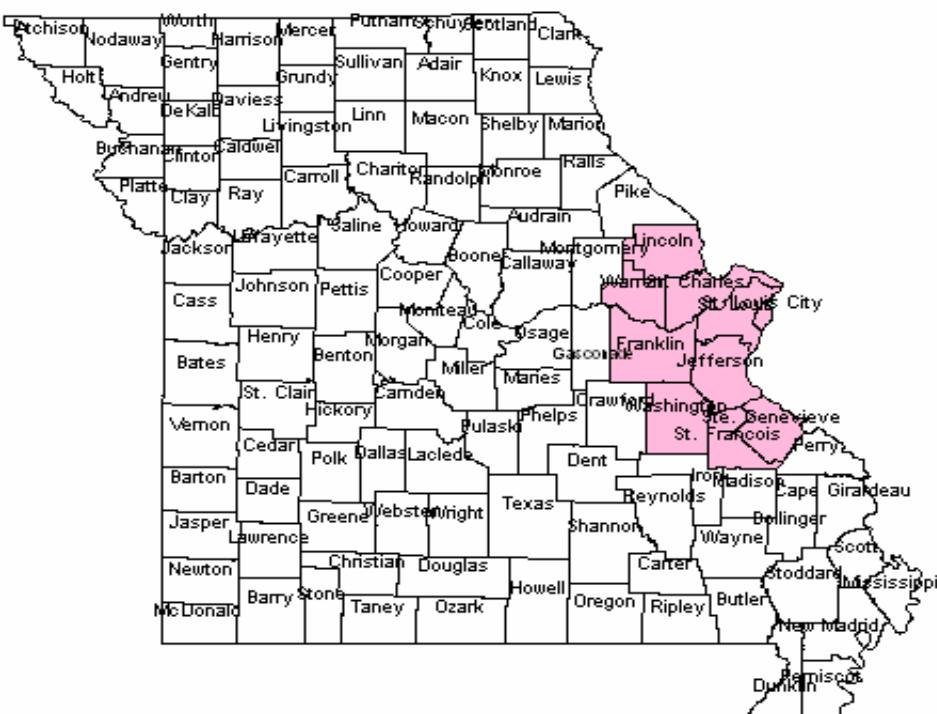
David Kelsey Smith

2006 Year-End Directors:

Paul Luther Behrens

Thaddeus Matthew Sigmund Bereday

David Kelsey Smith



2006 Missouri Enrollment:

Total Missouri member months for the year:

15,258

Missouri members at the end of the year:

3,774

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

2,018,539

Plan Wide members at the end of the year:

171,814

Missouri Counties in Service Area:

Franklin, Jefferson, Lincoln, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

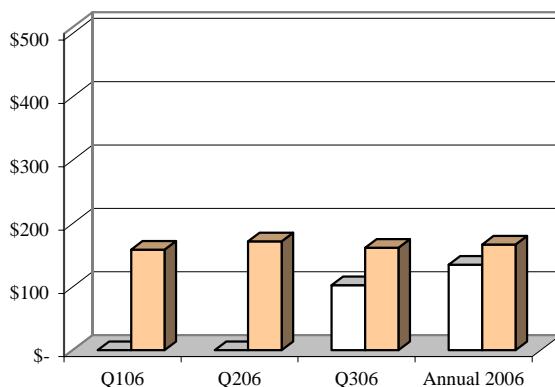
Illinois Counties in Service Area:

none

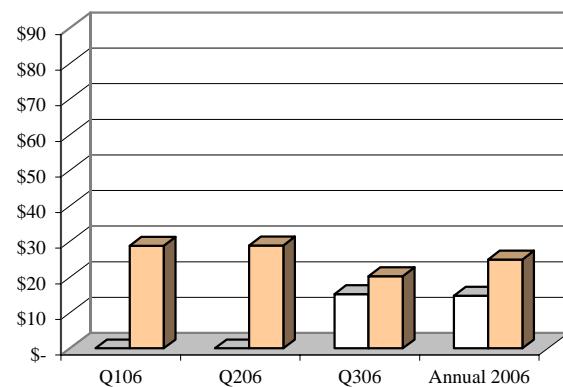
**Harmony Health Plan of Illinois, Inc. dba
Harmony Health Plan of Missouri
- Medicaid Product**

Missouri Costs Comparison ²¹

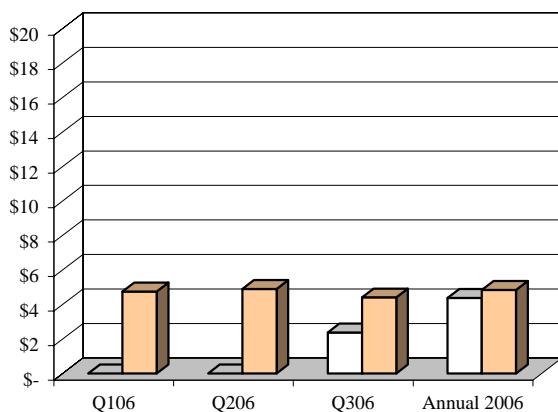
Total Per Member Per Month (PMPM) Costs



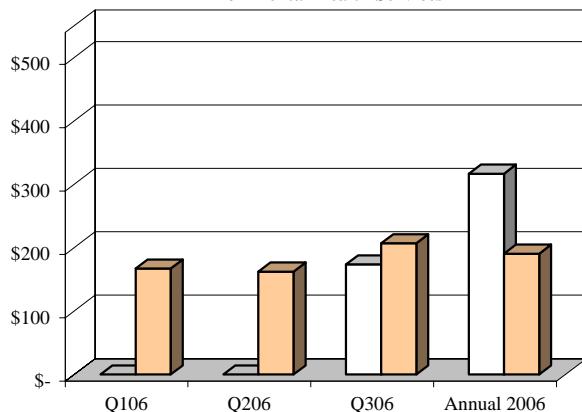
Prescription Drug PMPM Costs



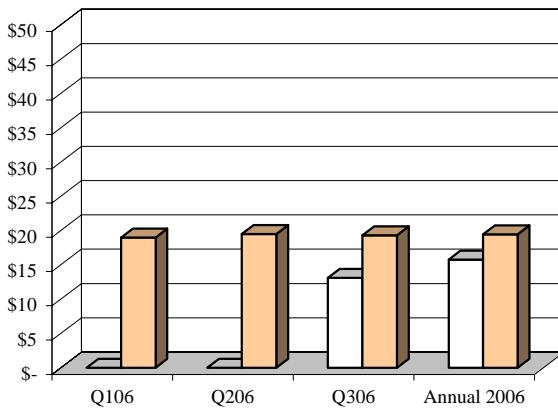
Mental Health PMPM Costs



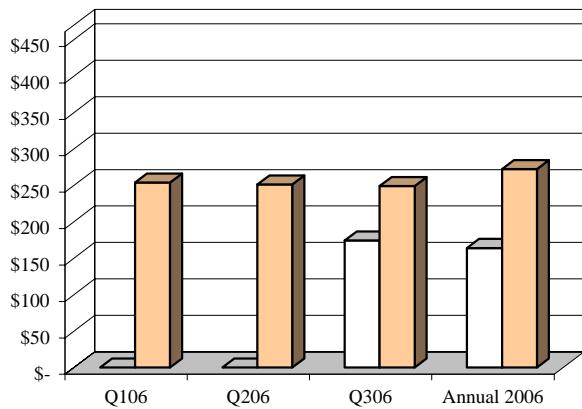
**Average Cost per Encounter
for Mental Health Services**



Emergency Room PMPM Costs



**Average Cost per Encounter
for Emergency Room Services**



Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

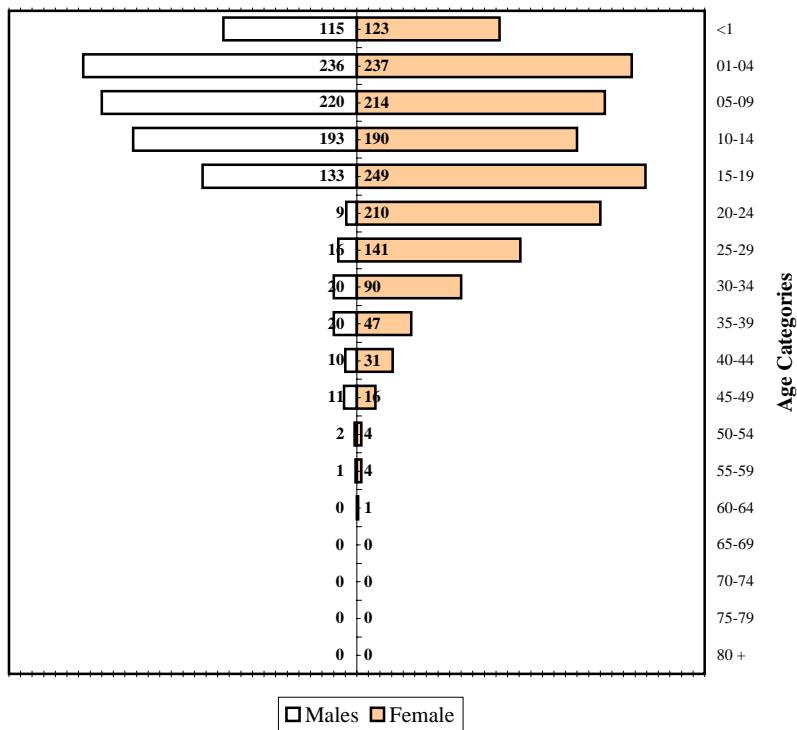
Medicaid Average

Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	115	12%
01-04	236	24%
05-09	220	22%
10-14	193	20%
15-19	133	13%
20-24	9	1%
25-29	16	2%
30-34	20	2%
35-39	20	2%
40-44	10	1%
45-49	11	1%
50-54	2	0%
55-59	1	0%
60-64	0	0%
65-69	0	0%
70-74	0	0%
75-79	0	0%
80 +	0	0%
Total	986	100%
	1,557	100%



Average Age of Enrollees =

13.3

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicaid

13.3

Percentage of Female Enrollees =

61.2%

Missouri Commercial Plans

n/a

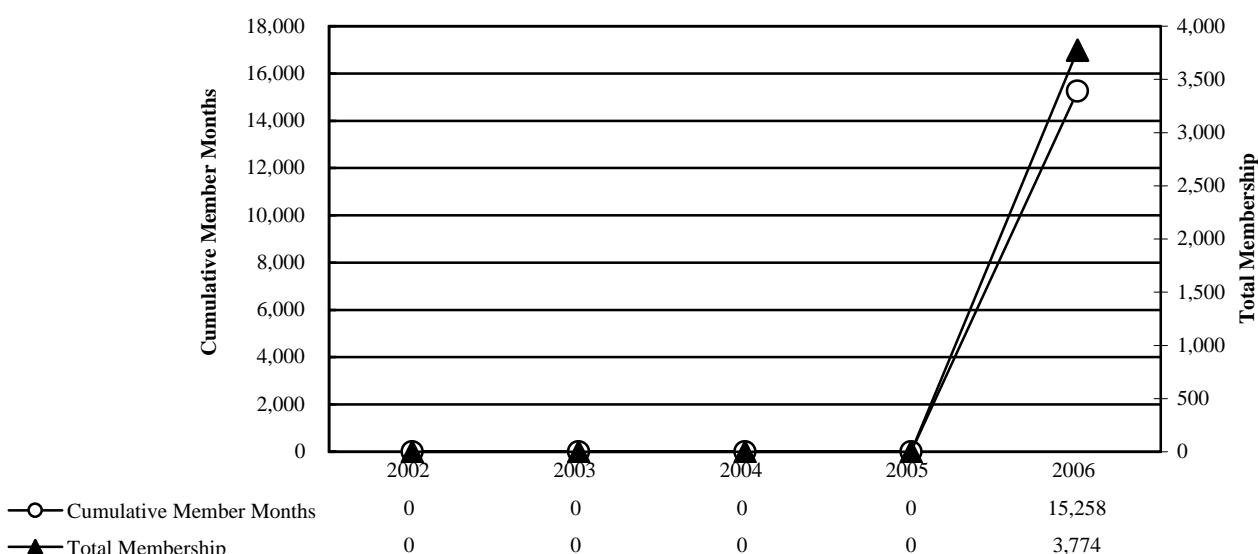
Missouri Medicare

n/a

Missouri Medicaid

61.2%

Missouri Membership Trends



Healthcare USA of Missouri, LLC

Holding Company:

Coventry Health Care, Inc.

Main Administrative Office

Mailing Address:

10 S. Broadway, Suite 1200
St. Louis MO 63102-1713
(314) 241-5300

Incorporated:

January 31, 1995

Admitted to Missouri:

June 13, 1995

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Claudia Bjerre

Secretary:

Shirley Ann Roquemore Smith

Chief Financial Officer:

K. Alec Mahmood

Chief Medical Officer(s):

Dr. Carl G. Bynum

Other Officers:

John Joseph Stelben

Francis Samuel Soistman Jr

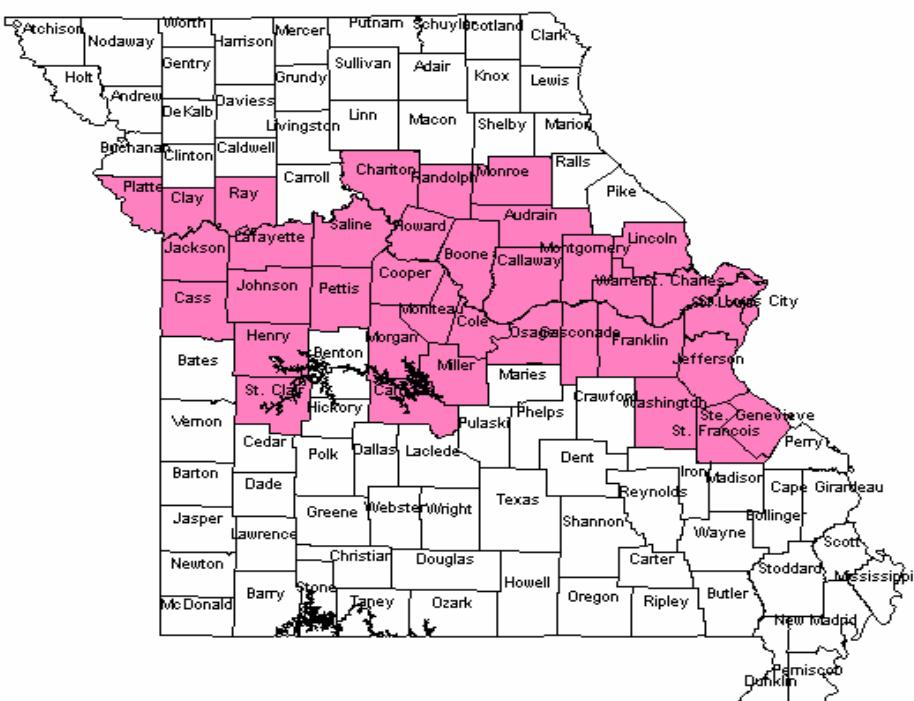
John Joseph Ruhlmann

2006 Year-End Directors:

Claudia Bjerre

Francis Samuel Soistman Jr

Bobby Lee Jones



2006 Missouri Enrollment:

Total Missouri member months for the year:

1,819,442

Missouri members at the end of the year:

150,748

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

1,818,112

Plan Wide members at the end of the year:

150,748

Missouri Counties in Service Area:

Audrain, Boone, Callaway, Camden, Cass, Chariton, Clay, Cole, Cooper, Franklin, Gasconade, Henry, Howard, Jackson, Jefferson, Johnson, Lafayette, Lincoln, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Platte, Randolph, Ray, Saline, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

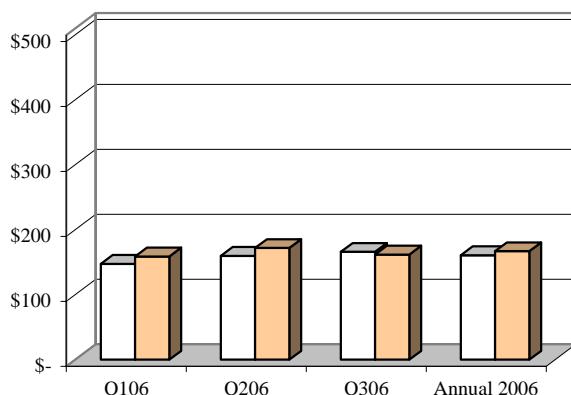
None

Healthcare USA of Missouri, LLC

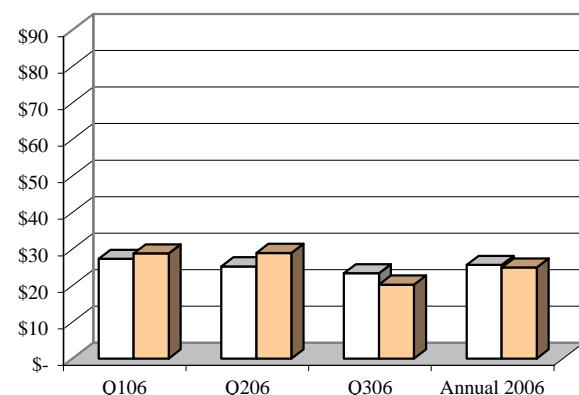
- Medicaid Product

Missouri Costs Comparison ²¹

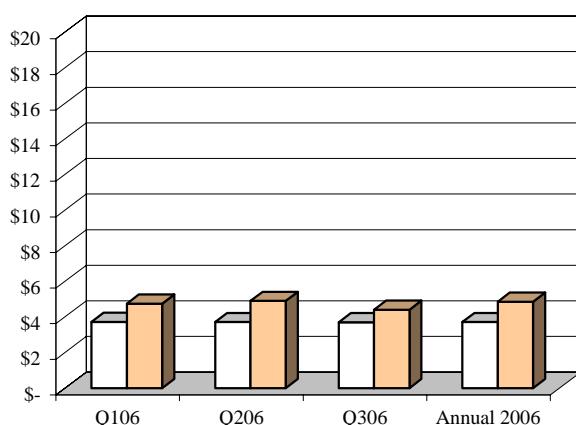
Total Per Member Per Month (PMPM) Costs



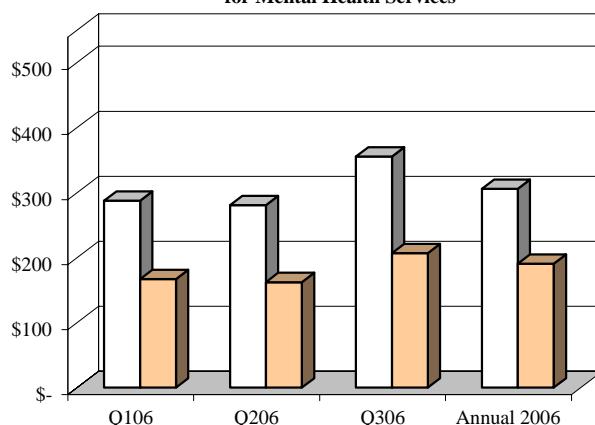
Prescription Drug PMPM Costs



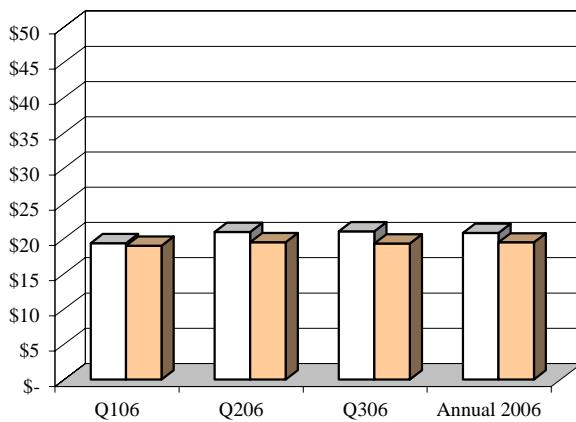
Mental Health PMPM Costs



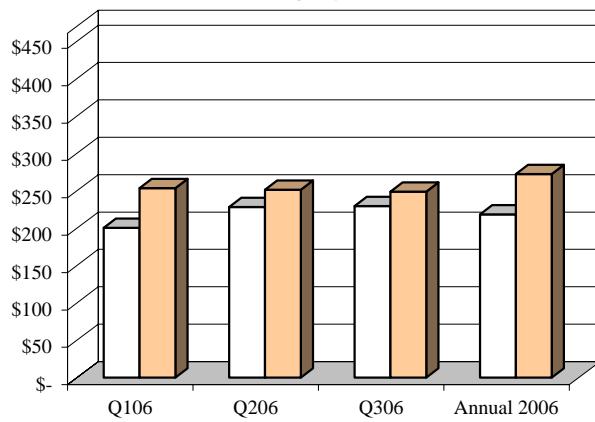
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Healthcare USA of Missouri, LLC

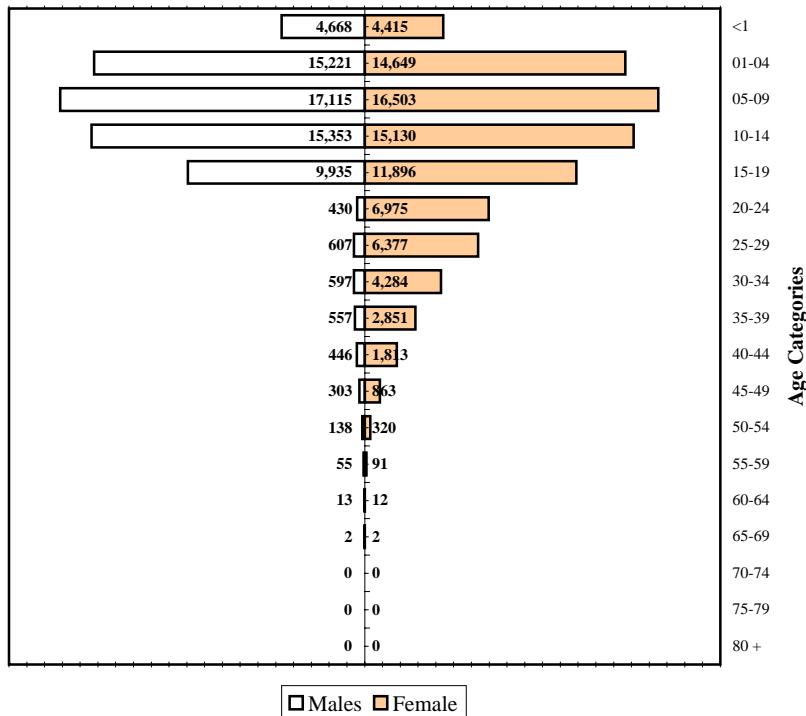
Medicaid Average

Healthcare USA of Missouri, LLC

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males		Female	
<i><1</i>	4,668	7%	4,415	5%
<i>01-04</i>	15,221	23%	14,649	17%
<i>05-09</i>	17,115	26%	16,503	19%
<i>10-14</i>	15,353	23%	15,130	18%
<i>15-19</i>	9,935	15%	11,896	14%
<i>20-24</i>	430	1%	6,975	8%
<i>25-29</i>	607	1%	6,377	7%
<i>30-34</i>	597	1%	4,284	5%
<i>35-39</i>	557	1%	2,851	3%
<i>40-44</i>	446	1%	1,813	2%
<i>45-49</i>	303	0%	863	1%
<i>50-54</i>	138	0%	320	0%
<i>55-59</i>	55	0%	91	0%
<i>60-64</i>	13	0%	12	0%
<i>65-69</i>	2	0%	2	0%
<i>70-74</i>	0	0%	0	0%
<i>75-79</i>	0	0%	0	0%
<i>80 +</i>	0	0%	0	0%
Total	65,440	100%	86,181	100%



Average Age of Enrollees =

12.2

Percentage of Female Enrollees =

56.8%

Missouri Commercial Plans

n/a

Missouri Commercial Plans

n/a

Missouri Medicare

n/a

Missouri Medicare

n/a

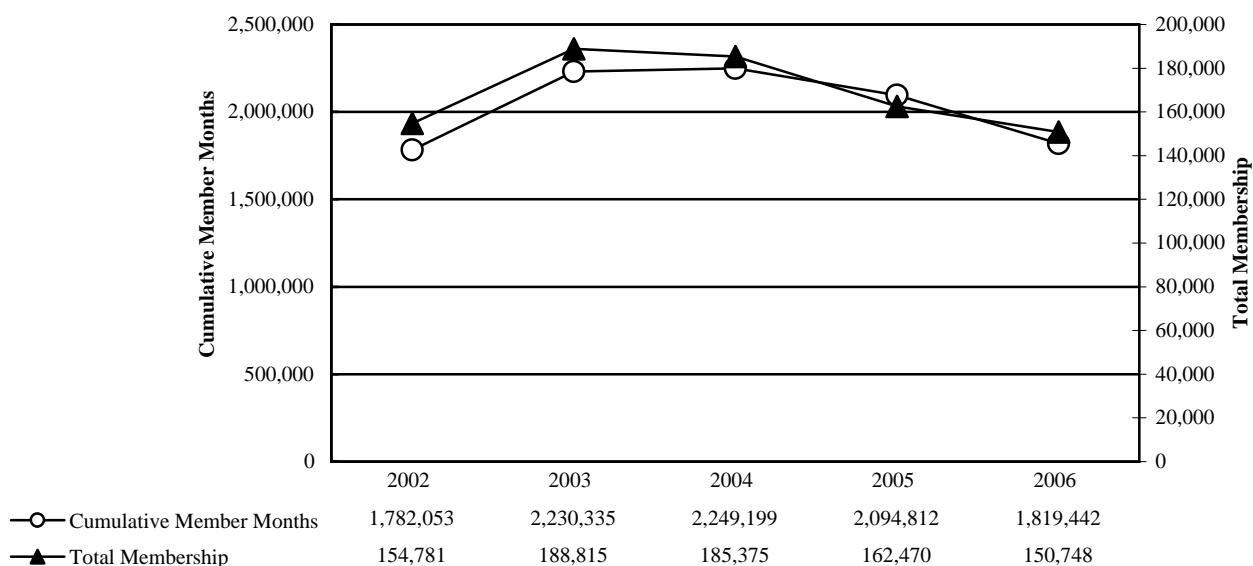
Missouri Medicaid

12.2

Missouri Medicaid

56.8%

Missouri Membership Trends



HealthLink HMO, Inc. dba HealthLink HMO

Holding Company: Wellpoint, Inc.

Main Administrative Office

Mailing Address:

1831 Chestnut Street
St. Louis MO 63103-2275
(314) 923-4444

Incorporated: July 29, 1992
Admitted to Missouri: January 14, 1993
Accreditation/Expiration Date N/A
State of Domicile: Missouri
% of Missouri Business: 100.0%
Tax Status: For Profit

2006 Year-End Officers:

President:
David W. Fields

Secretary:
Nancy L. Purcell

Chief Financial Officer:
David C. Colby

Chief Medical Officer:
Robert Sorrenti, MD

Other Officers:
R. David Kretschmer
David M. Henley

2006 Year-End Directors:

David W. Fileds
David C. Colby
Angela F. Braly

2006 Missouri Enrollment:

Total Missouri member months for the year:
1,164
Missouri members at the end of the year:
95

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:
1,140
Plan Wide members at the end of the year:
95

Missouri Counties in Service Area:

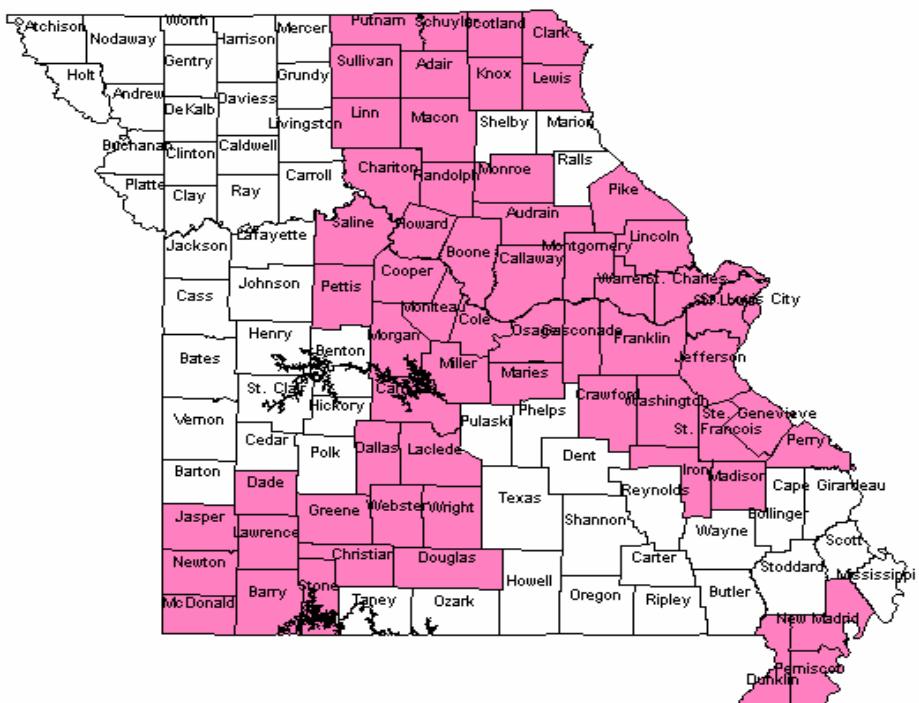
Adair, Audrain, Barry, Boone, Callaway, Camden, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Dunklin, Franklin, Gasconade, Greene, Howard, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Osage, Pemiscot, Perry, Pettis, Pike, Putnam, Randolph, Saline, Schuyler, Scotland, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Sullivan, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

none

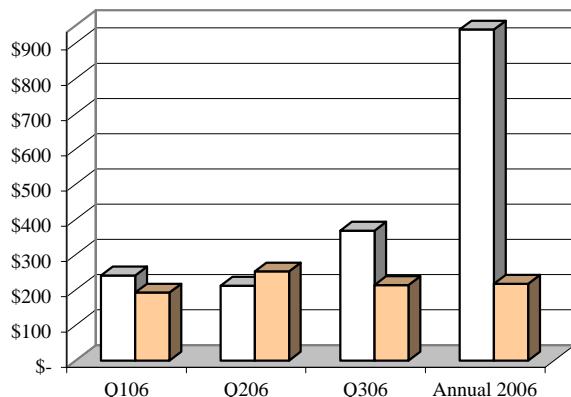


HealthLink HMO, Inc. dba HealthLink HMO

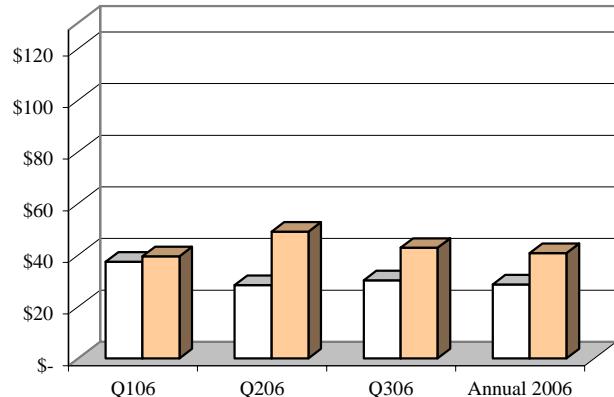
- Commercial Product

Missouri Costs Comparison ^{2,21}

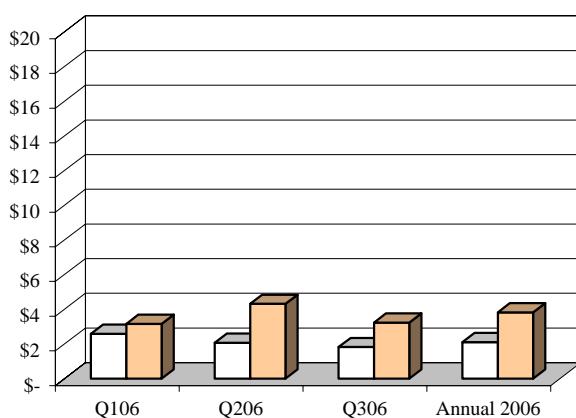
Total Per Member Per Month (PMPM) Costs



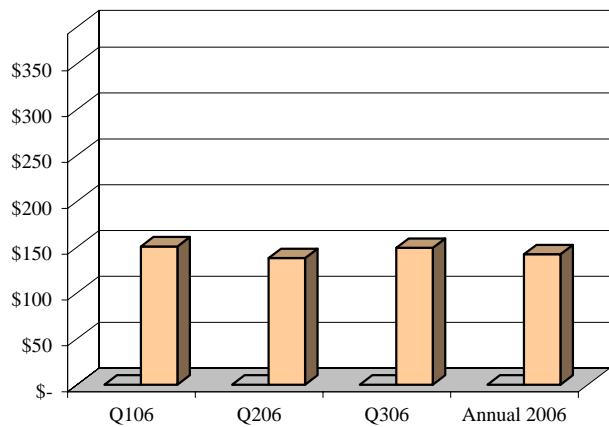
Prescription Drug PMPM Costs



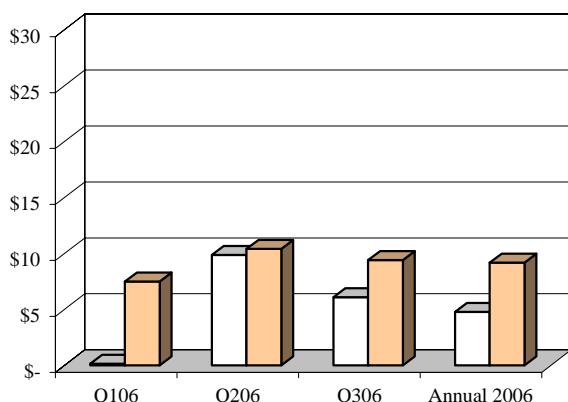
Mental Health PMPM Costs



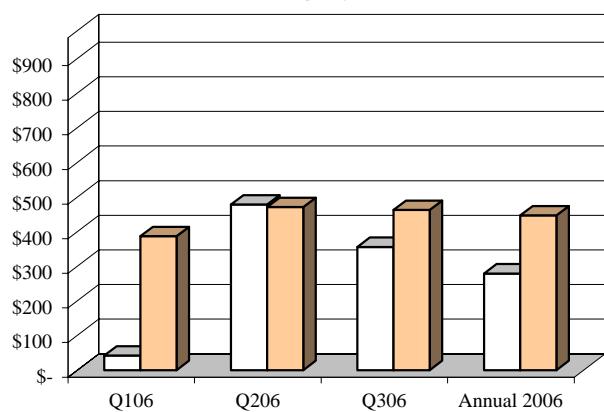
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



HealthLink HMO, Inc.

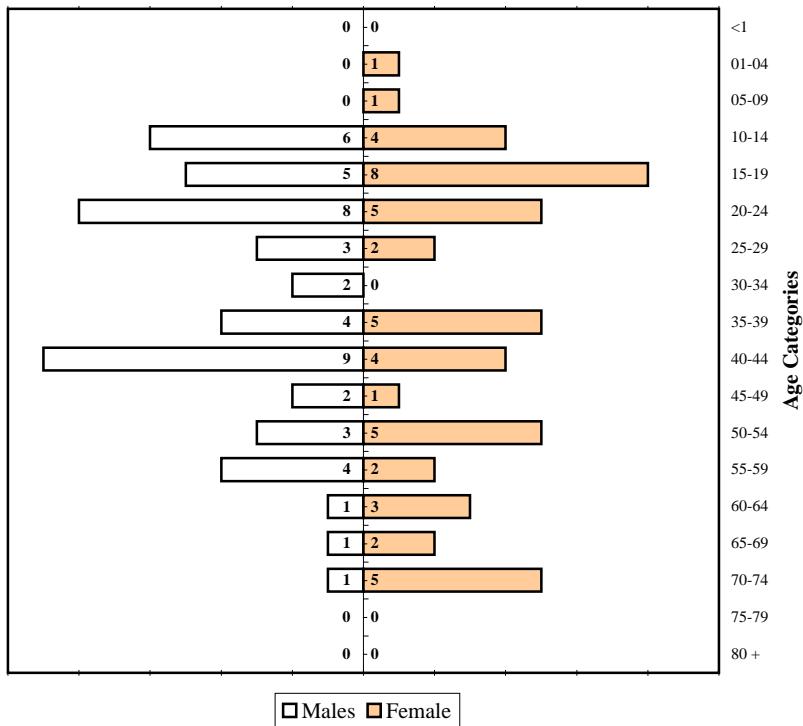
Commercial Average

HealthLink HMO, Inc. dba HealthLink HMO

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males		Female	
<1	0	0%	0	0%
01-04	0	0%	1	2%
05-09	0	0%	1	2%
10-14	6	12%	4	8%
15-19	5	10%	8	17%
20-24	8	16%	5	10%
25-29	3	6%	2	4%
30-34	2	4%	0	0%
35-39	4	8%	5	10%
40-44	9	18%	4	8%
45-49	2	4%	1	2%
50-54	3	6%	5	10%
55-59	4	8%	2	4%
60-64	1	2%	3	6%
65-69	1	2%	2	4%
70-74	1	2%	5	10%
75-79	0	0%	0	0%
80 +	0	0%	0	0%
Total	49	100%	48	100%



Average Age of Enrollees =

36,0

Percentage of Female Enrollees =

49.5%

Missouri Commercial Plans

36.0

Missouri Commercial Plans

49.5%

Missouri Medicare

n/a

Missouri Medicare

n/a

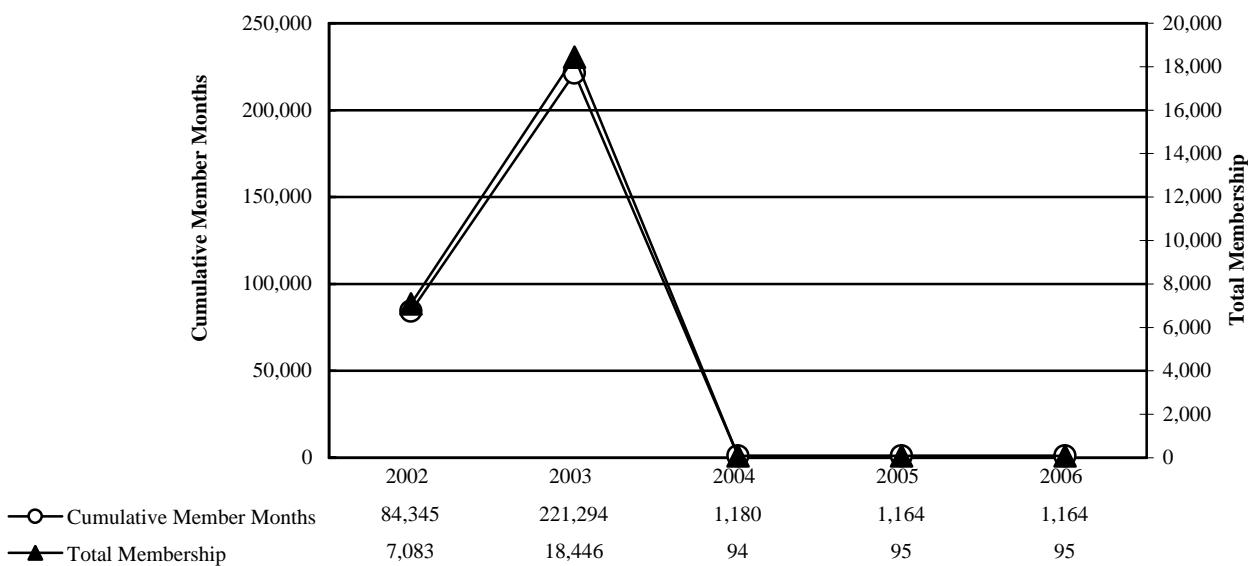
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends²

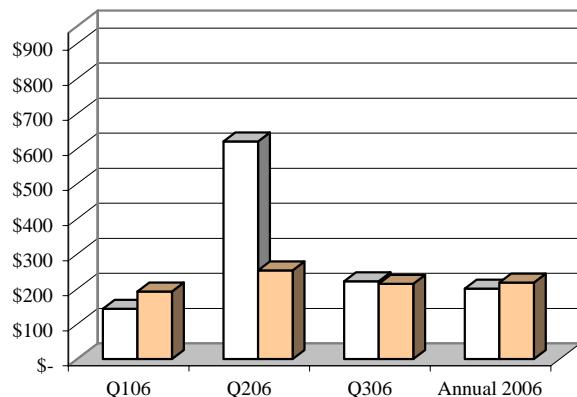


HMO Missouri, Inc. dba Blue Choice

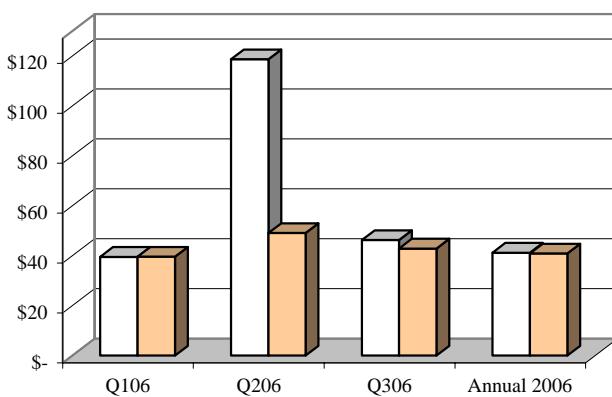
- Commercial Product

Missouri Costs Comparison ²¹

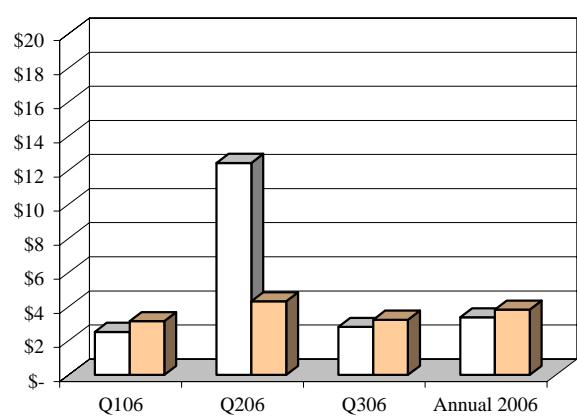
Total Per Member Per Month (PMPM) Costs



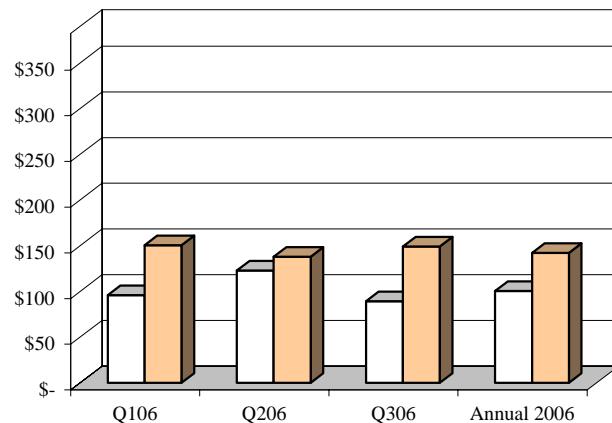
Prescription Drug PMPM Costs



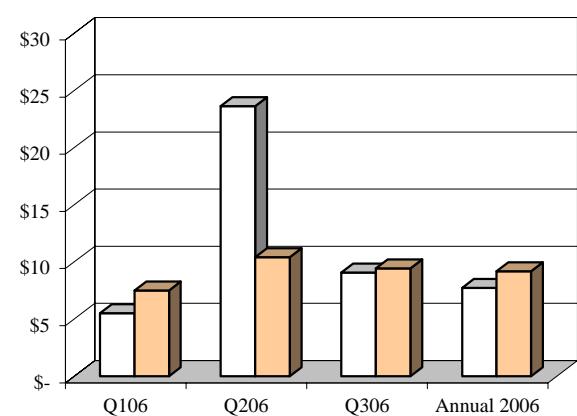
Mental Health PMPM Costs



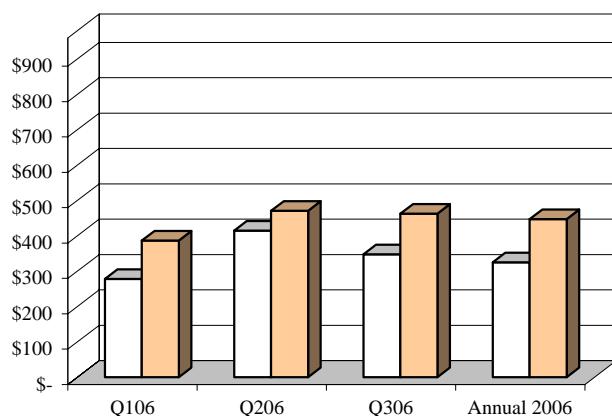
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



HMO Missouri, Inc. dba Blue Choice



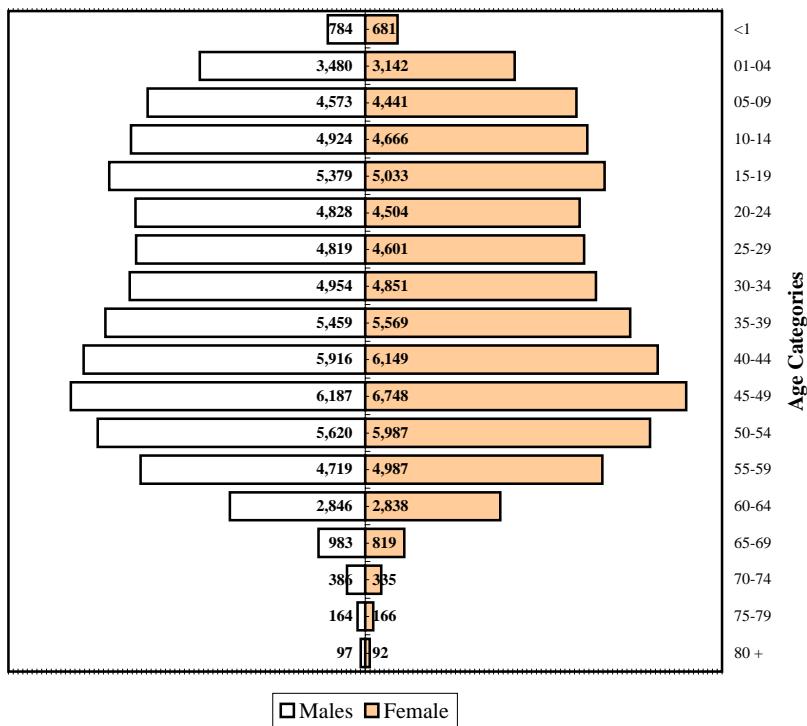
Commercial Average

HMO Missouri, Inc. dba Blue Choice

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female	
<1	784	1%	681
01-04	3,480	5%	3,142
05-09	4,573	7%	4,441
10-14	4,924	7%	4,666
15-19	5,379	8%	5,033
20-24	4,828	7%	4,504
25-29	4,819	7%	4,601
30-34	4,954	7%	4,851
35-39	5,459	8%	5,569
40-44	5,916	9%	6,149
45-49	6,187	9%	6,748
50-54	5,620	8%	5,987
55-59	4,719	7%	4,987
60-64	2,846	4%	2,838
65-69	983	1%	819
70-74	386	1%	335
75-79	164	0%	166
80 +	97	0%	92
Total	66,118	100%	65,609
			100%



Average Age of Enrollees =

33.3

Percentage of Female Enrollees =

49.8%

Missouri Commercial Plans

33.3

49.8%

Missouri Medicare

n/a

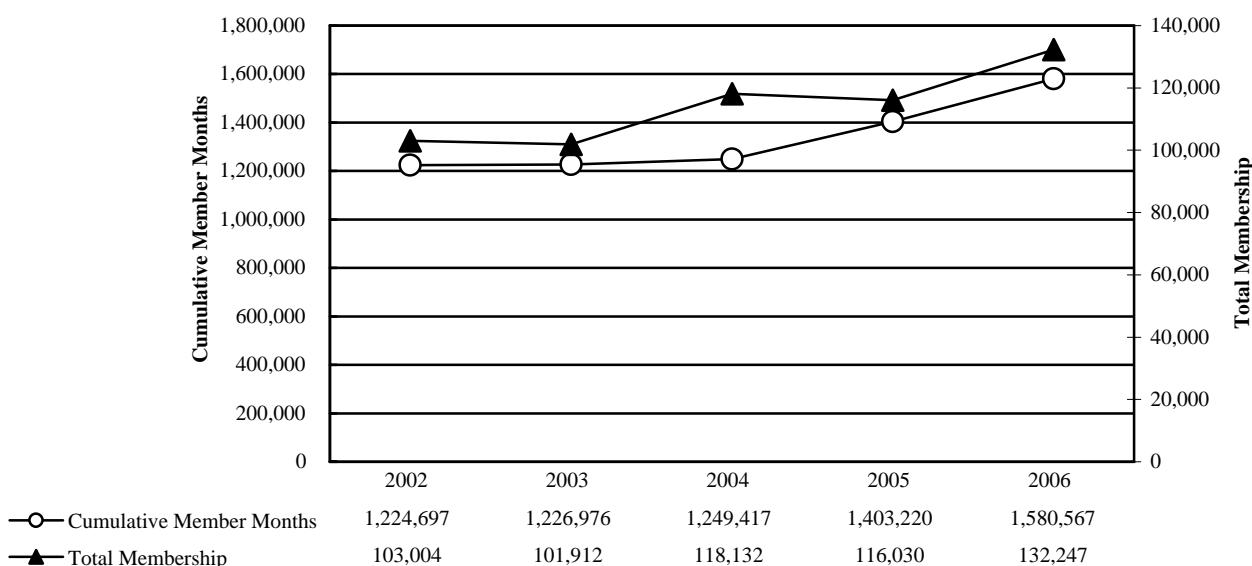
n/a

Missouri Medicaid

n/a

n/a

Missouri Membership Trends

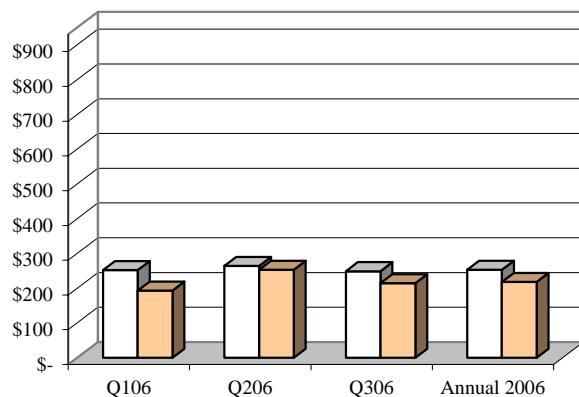


Humana Health Plan, Inc.

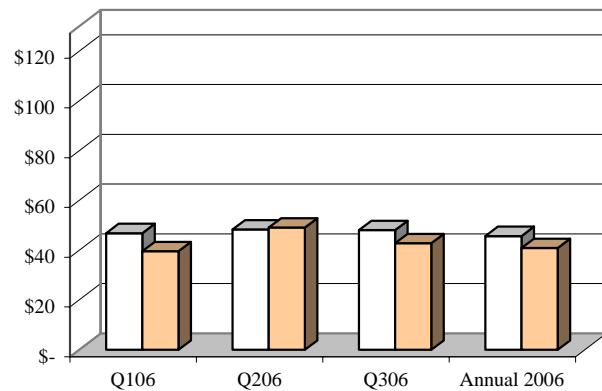
- Commercial Product

Missouri Costs Comparison ²¹

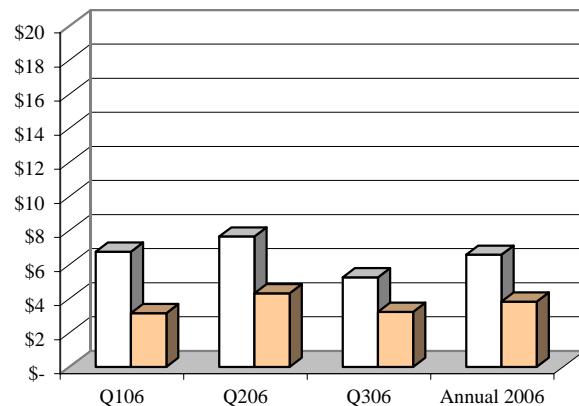
Total Per Member Per Month (PMPM) Costs



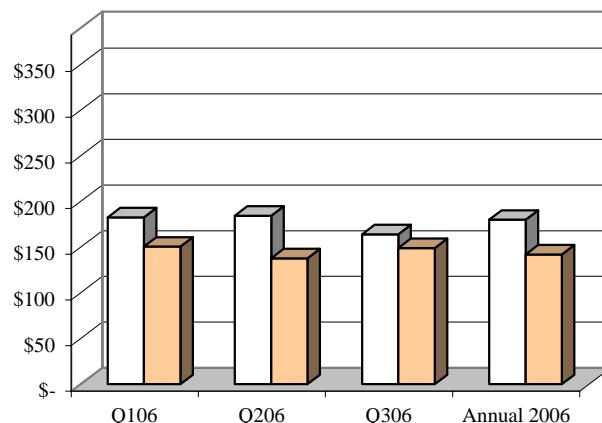
Prescription Drug PMPM Costs



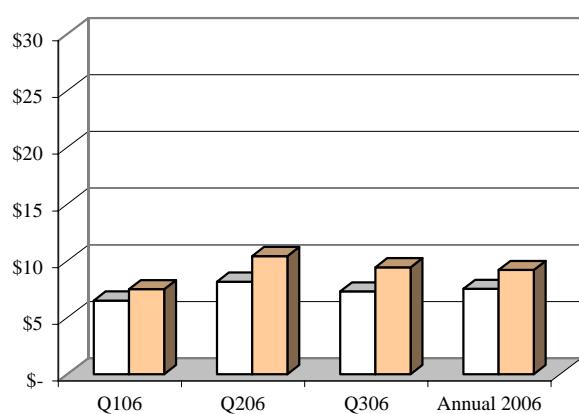
Mental Health PMPM Costs



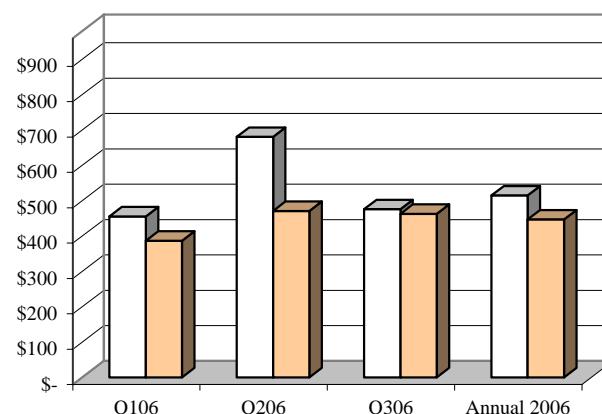
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Humana Health Plan, Inc.



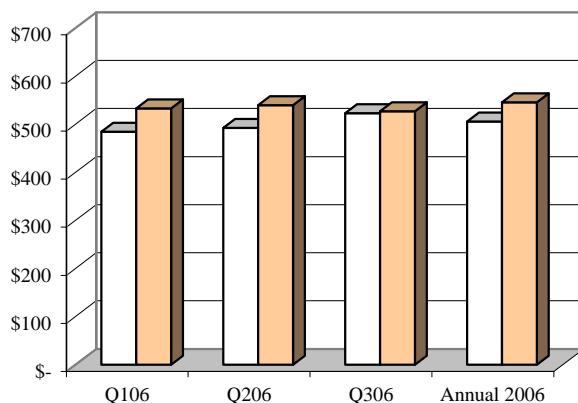
Commercial Average

Humana Health Plan, Inc.

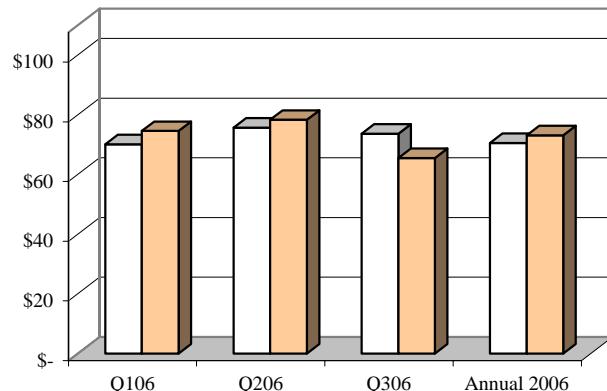
- Medicare Product

Missouri Costs Comparison ²¹

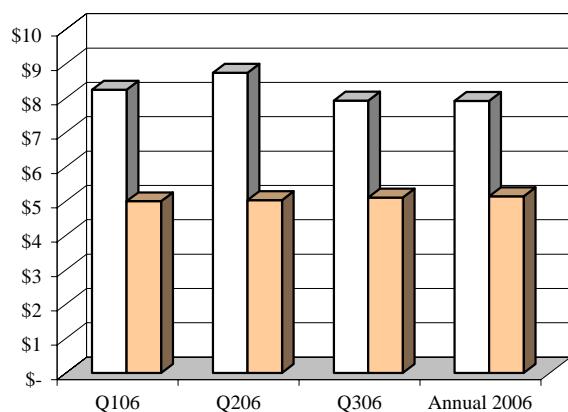
Total Per Member Per Month (PMPM) Costs



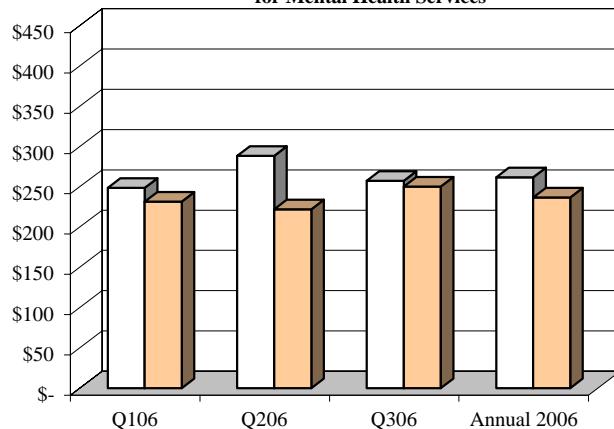
Prescription Drug PMPM Costs



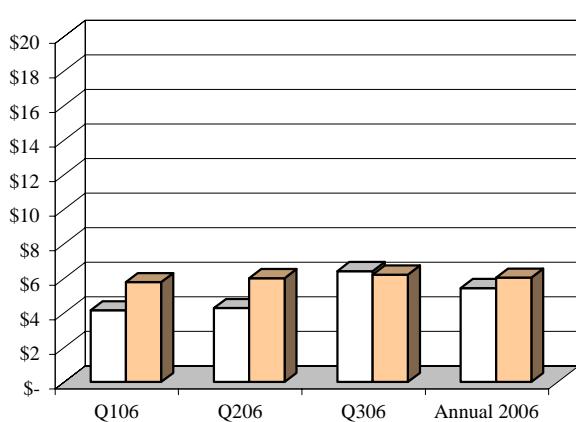
Mental Health PMPM Costs



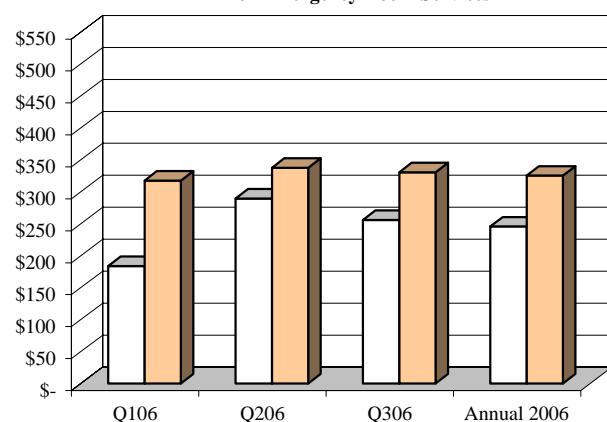
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Humana Health Plan, Inc.



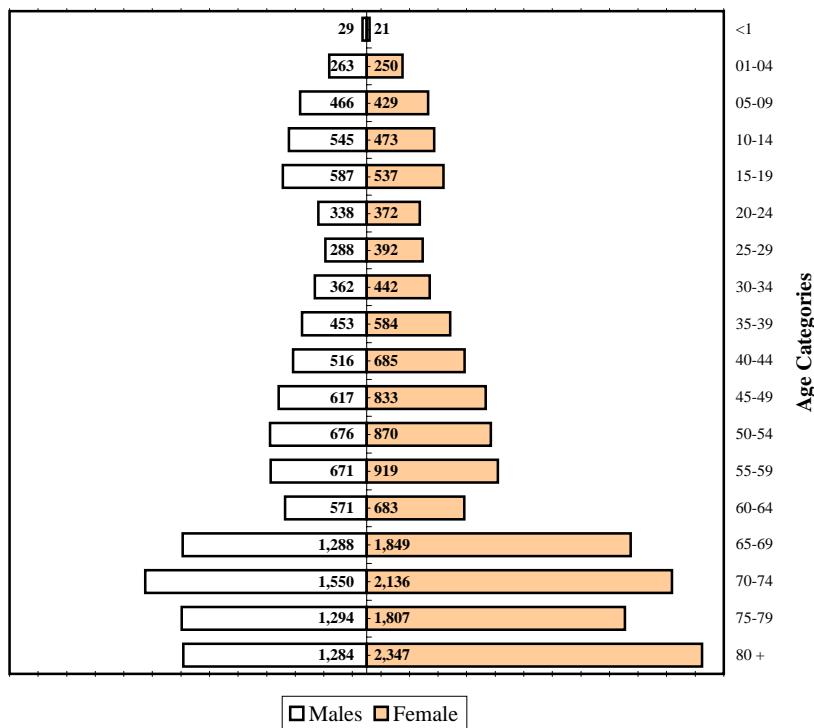
Medicare Average ³

Humana Health Plan, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	29	0%
01-04	263	2%
05-09	466	4%
10-14	545	5%
15-19	587	5%
20-24	338	3%
25-29	288	2%
30-34	362	3%
35-39	453	4%
40-44	516	4%
45-49	617	5%
50-54	676	6%
55-59	671	6%
60-64	571	5%
65-69	1,288	11%
70-74	1,550	13%
75-79	1,294	11%
80 +	1,284	11%
Total	11,798	100%
	15,629	100%



Average Age of Enrollees =

55.7

Missouri Commercial Plans

37.2

Missouri Medicare

73.7

Missouri Medicaid

n/a

Percentage of Female Enrollees =

57.0%

Missouri Commercial Plans

54.0%

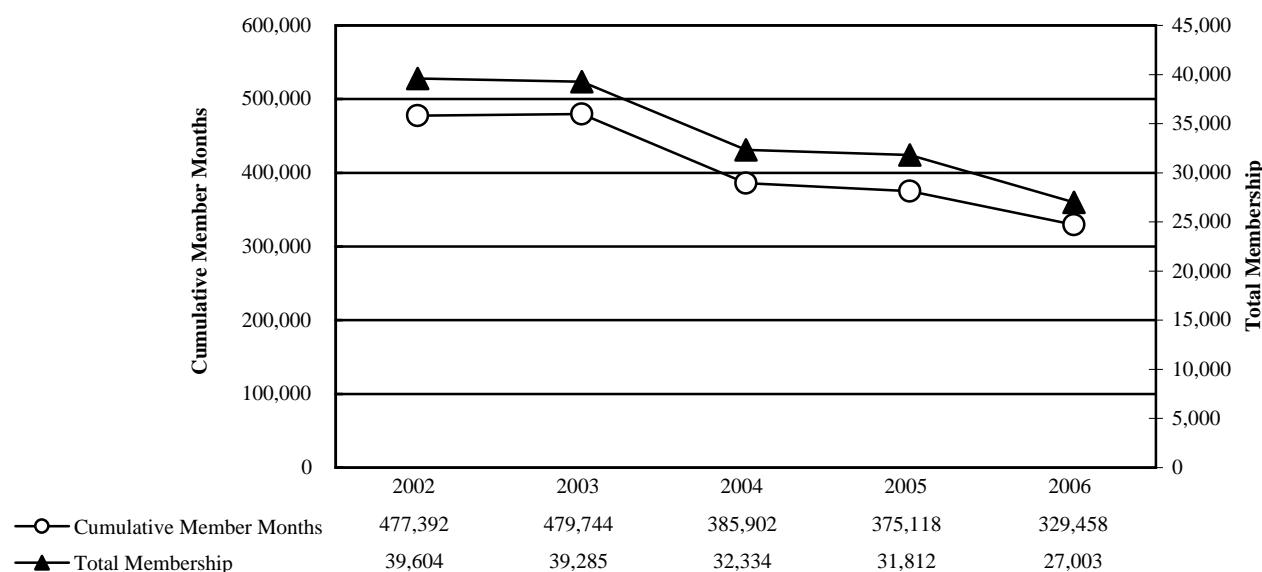
Missouri Medicare

59.9%

Missouri Medicaid

n/a

Missouri Membership Trends



Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

Holding Company:

Sisters of Mercy Health System

Main Administrative Office

Mailing Address:

14528 S. Outer 40, Suite 300
Chesterfield MO 63017-5705
(314) 214-8100

Incorporated:

October 17, 1994

Admitted to Missouri:

March 14, 1996

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

88.3%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Michael Gene Murphy

Secretary:

William Alan Bennett

Chief Financial Officer:

George Aloysius Schneider

Chief Medical Officer:

Deborah Zimmerman, MD

Other Officers:

Charley Sayel Gilham

2006 Year-End Directors:

Ronald Broughton Ashworth

Bradley Kim Day

Thomas Hamilton Hale, MD

Mark Lewis Lane

Robert Reade Vogel

Ronnie Dale Brownsworth, MD

2006 Missouri Enrollment:

Total Missouri member months for the year:

729,884

Missouri members at the end of the year:

57,973

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

912,829

Plan Wide members at the end of the year:

73,157

Missouri Counties in Service Area:

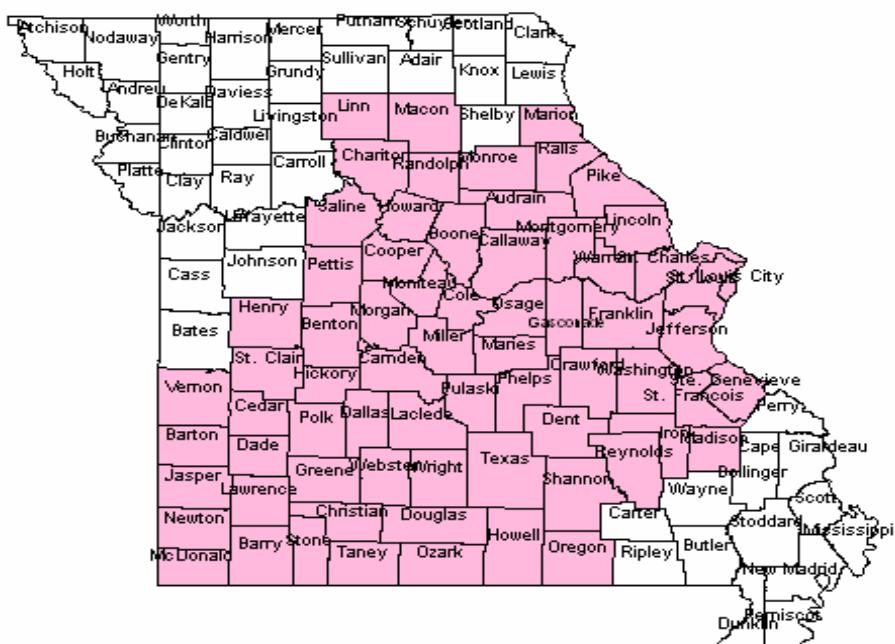
Audrain, Barry, Barton, Benton, Boone, Callaway, Camden, Cedar, Chariton, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Henry, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Linn, Macon, Madison, Maries, Marion, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Oregon, Osage, Ozark, Pettis, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Saline, Shannon, St. Charles, St. Clair, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stone, Taney, Texas, Vernon, Warren, Washington, Webster, Wright

Kansas Counties in Service Area:

Bourbon, Cherokee, Crawford, Douglas, Harvey, Johnson, Leavenworth, Reno, Saline, Sedgwick, Wilson

Illinois Counties in Service Area:

Clinton, Jersey, Macoupin, Madison, Monroe, Randolph, St. Clair

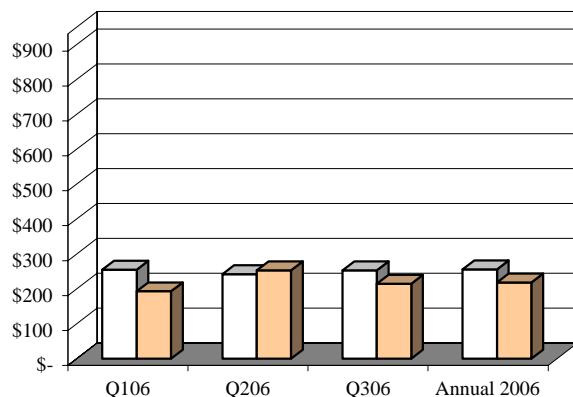


Mercy Health Plan of Missouri, Inc. dba Premier Health

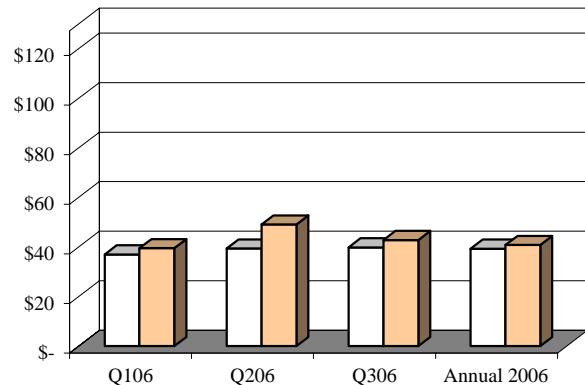
- Commercial Product

Missouri Costs Comparison ²¹

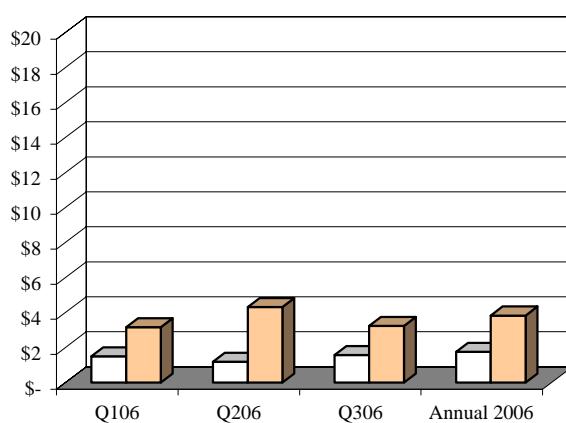
Total Per Member Per Month (PMPM) Costs



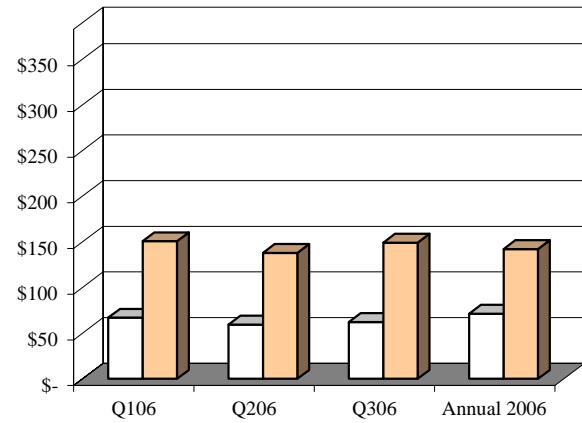
Prescription Drug PMPM Costs



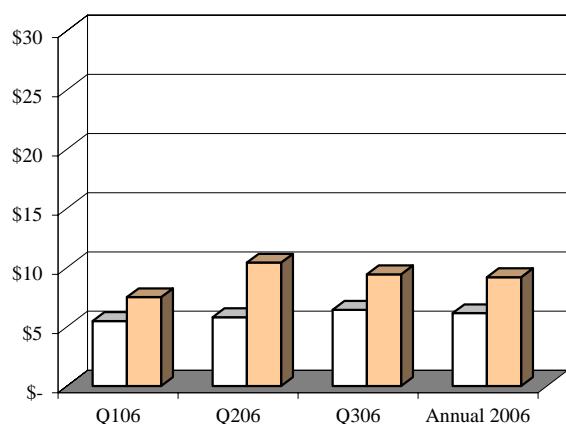
Mental Health PMPM Costs



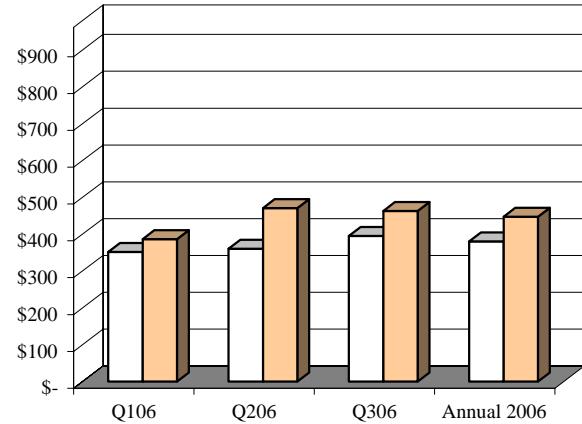
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



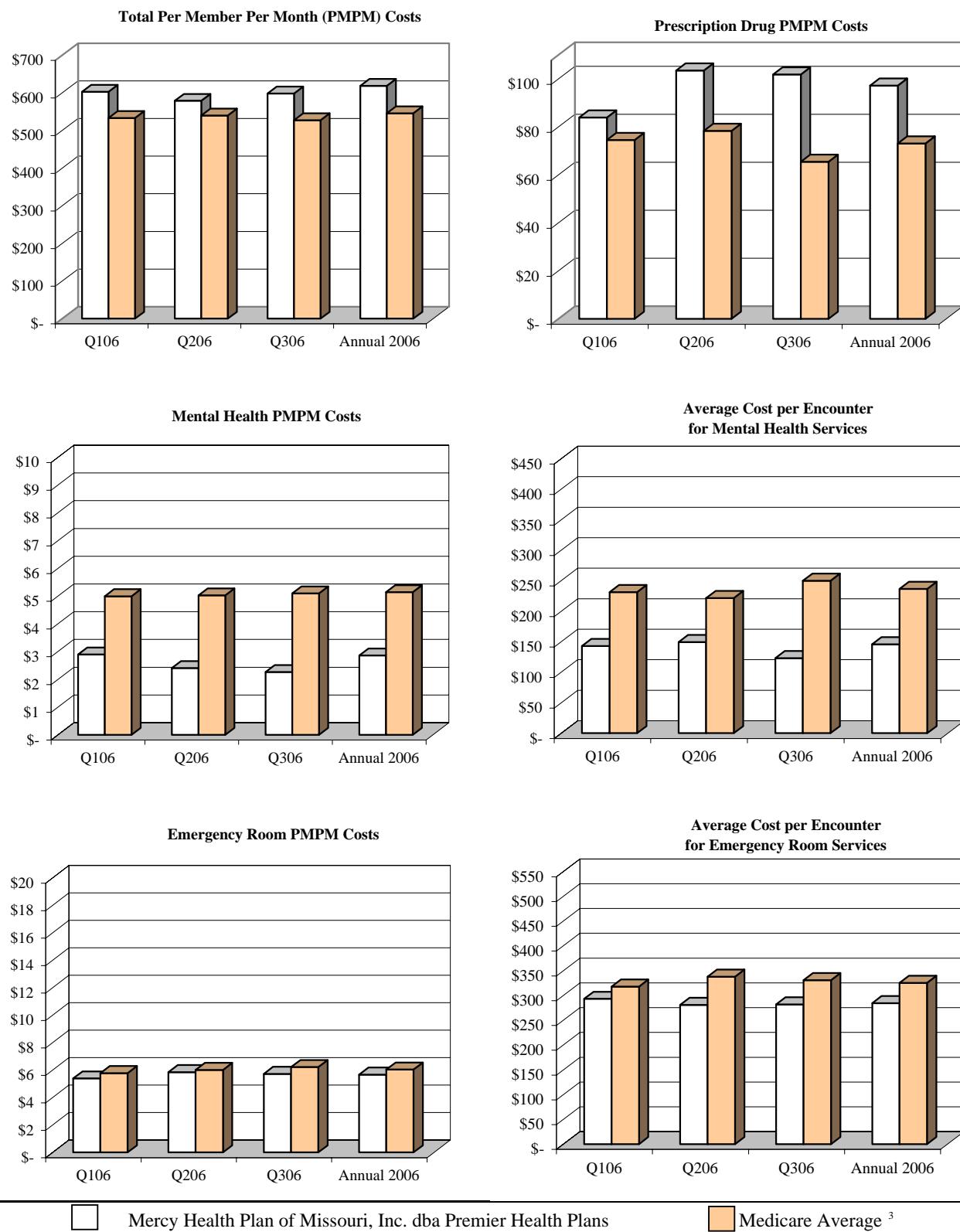
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans



Commercial Average

Mercy Health Plan of Missouri, Inc. dba Premier Health - Medicare Product

Missouri Costs Comparison ²¹

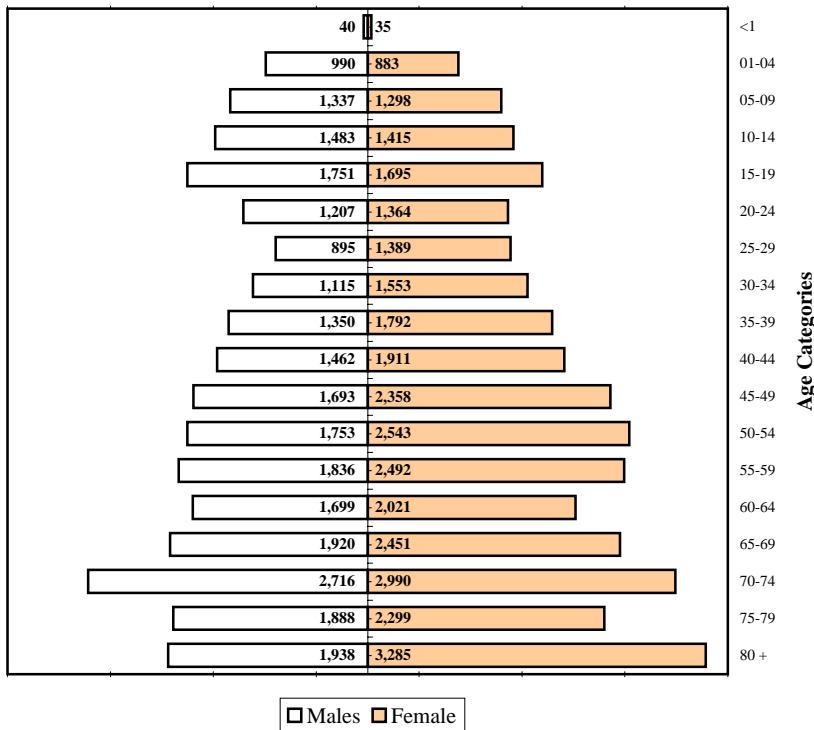


Mercy Health Plan of Missouri, Inc. dba Premier Health Plans

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	40	0%
01-04	990	4%
05-09	1,337	5%
10-14	1,483	5%
15-19	1,751	6%
20-24	1,207	4%
25-29	895	3%
30-34	1,115	4%
35-39	1,350	5%
40-44	1,462	5%
45-49	1,693	6%
50-54	1,753	6%
55-59	1,836	7%
60-64	1,699	6%
65-69	1,920	7%
70-74	2,716	10%
75-79	1,888	7%
80 +	1,938	7%
Total	27,073	100%
	33,774	100%



Average Age of Enrollees =

48.3

Missouri Commercial Plans

36.7

Percentage of Female Enrollees =

55.5%

Missouri Commercial Plans

55.1%

Missouri Medicare

Missouri Medicare

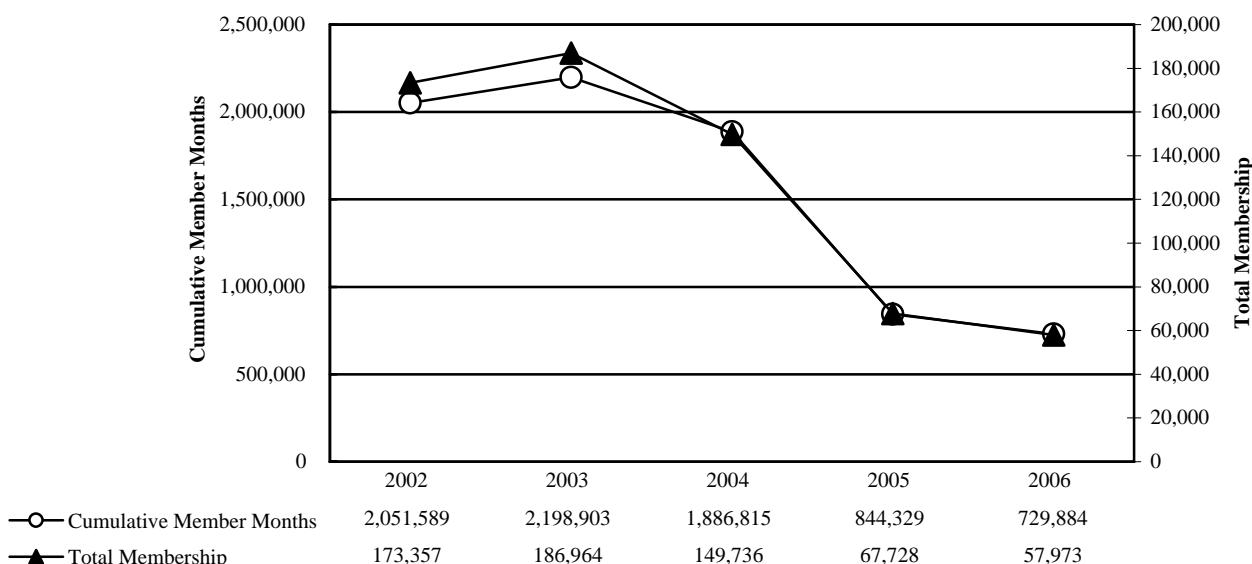
56.5%

Missouri Medicaid

Missouri Medicaid

n/a

Missouri Membership Trends



Mercy MC + Inc.

Holding Company:

Sisters of Mercy Health System

Main Administrative Office

Mailing Address:

14528 S. Outer 40, Suite 300
Chesterfield MO 63017-5706
(314) 214-8100

Incorporated:

May 11, 2005

Admitted to Missouri:

June 28, 2005

Accreditation/Expiration Date

N/A

State of Domicile:

Missouri

% of Missouri Business:

100.0%

Tax Status:

For Profit

2006 Year-End Officers:

President:

Michael Gene Murphy

Secretary:

William Alan Bennett

Chief Financial Officer:

Vacant

Chief Medical Officer:

Deborah Zimmerman, MD

Other Officers:

Charley Sayel Gilham

2006 Year-End Directors:

Ronald Broughton Ashworth

Bradley Kim Day

Thomas Hamilton Hale, MD

Mark Lewis Lane

Robert Reade Vogel

Ronnie Dale Brownsworth, MD

2006 Missouri Enrollment:

Total Missouri member months for the year:

251,852

Missouri members at the end of the year:

0

2006 Plan Wide Enrollment:

Total Plan Wide member months for the year:

251,887

Plan Wide members at the end of the year:

0

Missouri Counties in Service Area:

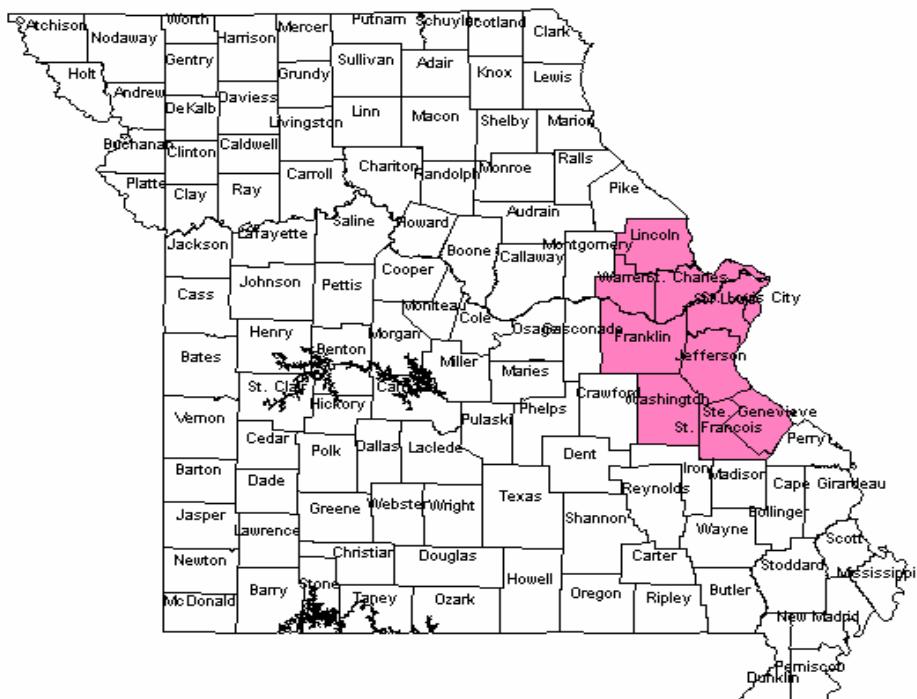
Franklin, Jefferson, Lincoln, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Warren, Washington

Kansas Counties in Service Area:

None

Illinois Counties in Service Area:

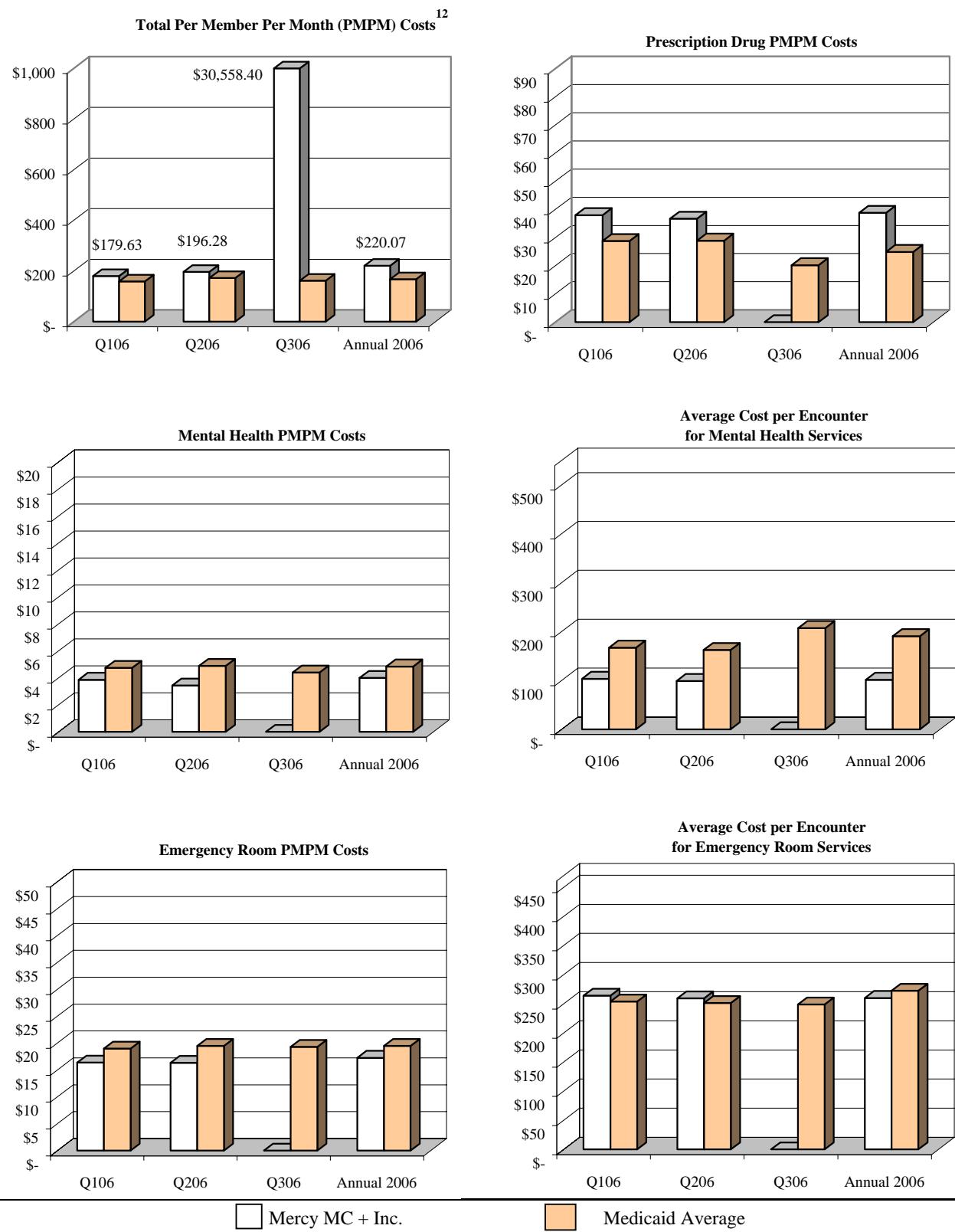
None



Mercy MC + Inc.

- Medicaid Product

Missouri Costs Comparison ²¹

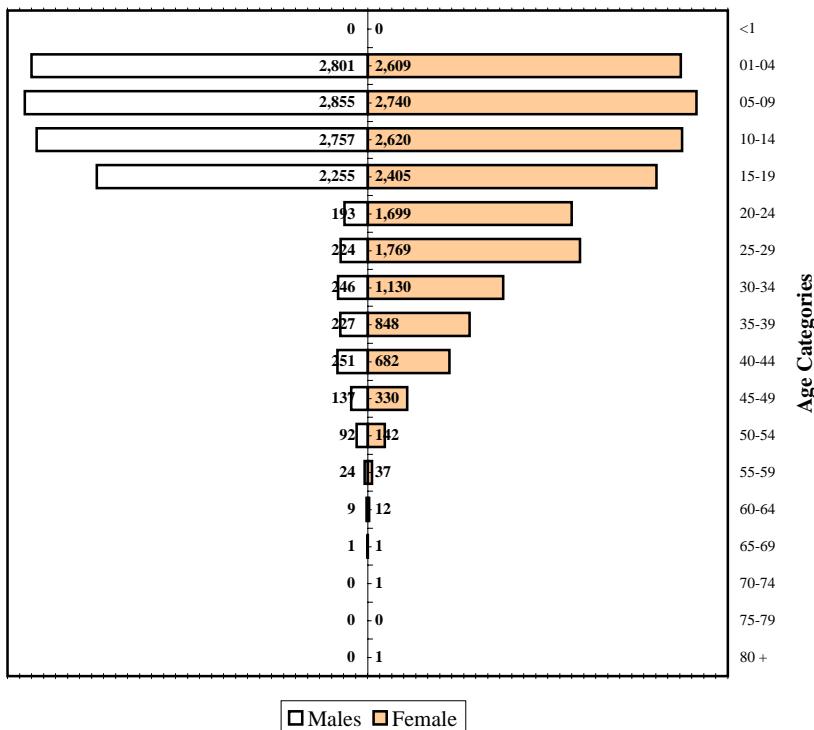


Mercy MC + Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	0	0%
01-04	2,801	23% 2,609 15%
05-09	2,855	24% 2,740 16%
10-14	2,757	23% 2,620 15%
15-19	2,255	19% 2,405 14%
20-24	193	2% 1,699 10%
25-29	224	2% 1,769 10%
30-34	246	2% 1,130 7%
35-39	227	2% 848 5%
40-44	251	2% 682 4%
45-49	137	1% 330 2%
50-54	92	1% 142 1%
55-59	24	0% 37 0%
60-64	9	0% 12 0%
65-69	1	0% 1 0%
70-74	0	0% 1 0%
75-79	0	0% 0 0%
80 +	0	0% 1 0%
Total	12,072	100% 17,026 100%



Average Age of Enrollees =

15.5

Percentage of Female Enrollees =

58.5%

Missouri Commercial Plans

n/a

n/a

Missouri Medicare

n/a

n/a

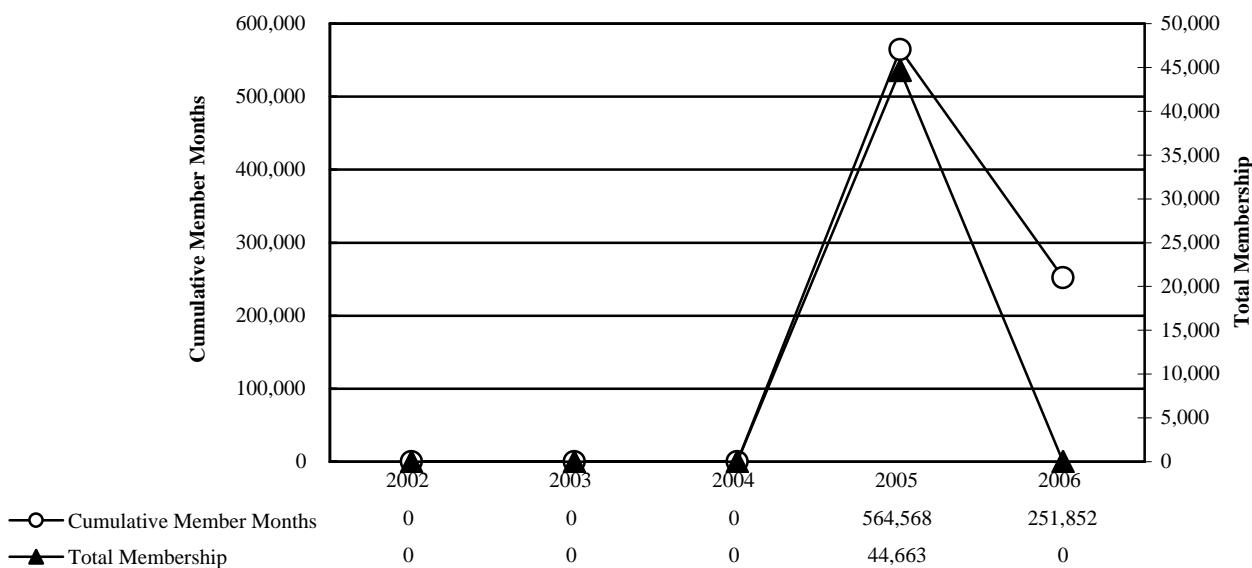
Missouri Medicaid

15.5

Missouri Medicaid

58.5%

Missouri Membership Trends

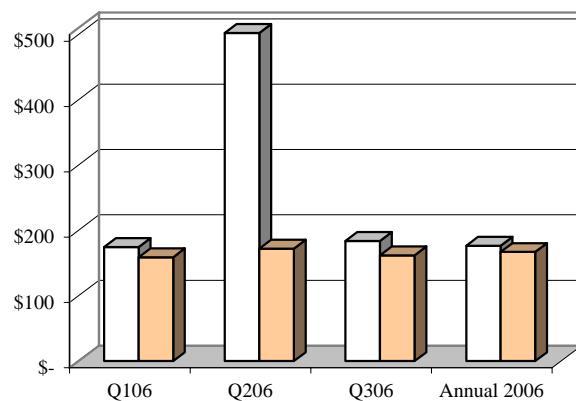


Missouri Care, LC

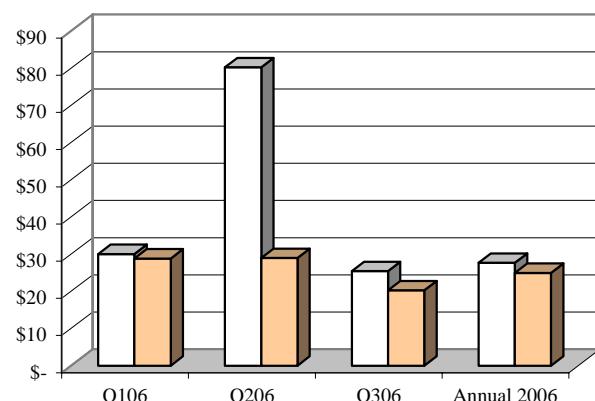
- Medicaid Product

Missouri Costs Comparison ²¹

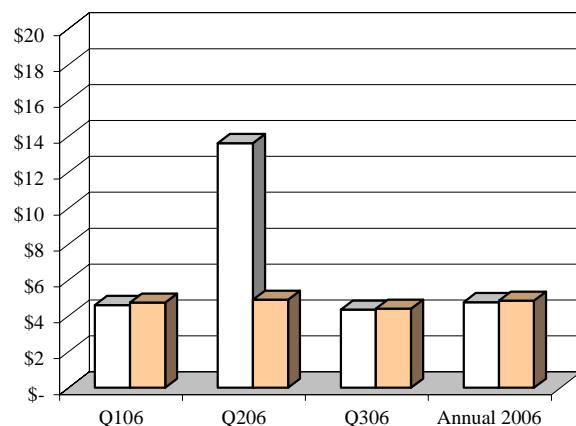
Total Per Member Per Month (PMPM) Costs



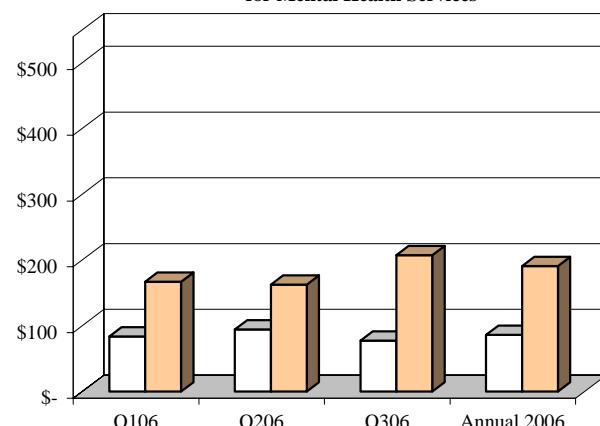
Prescription Drug PMPM Costs



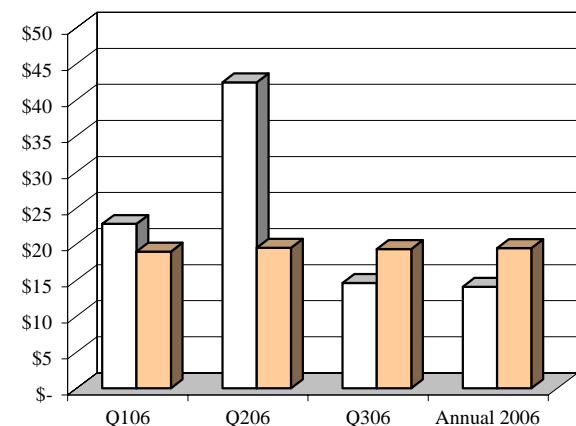
Mental Health PMPM Costs



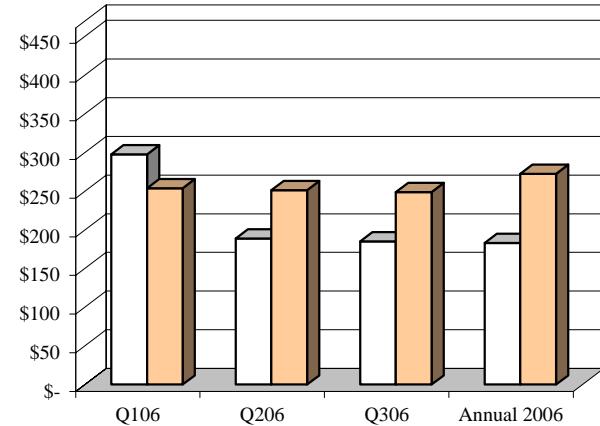
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



Missouri Care, LC

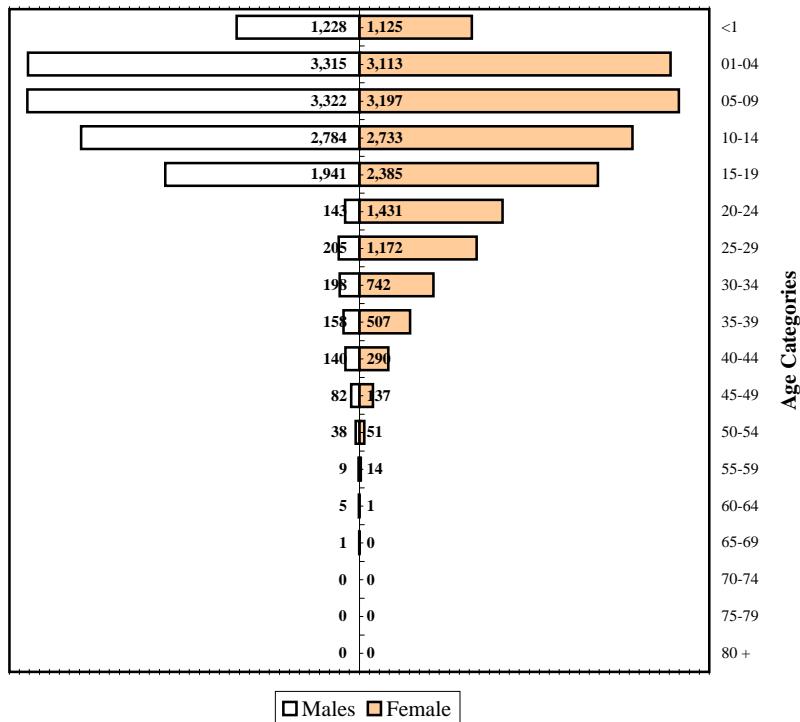
Medicaid Average

Missouri Care, LC

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	1,228	9%
01-04	3,315	24%
05-09	3,322	24%
10-14	2,784	21%
15-19	1,941	14%
20-24	143	1%
25-29	205	2%
30-34	198	1%
35-39	158	1%
40-44	140	1%
45-49	82	1%
50-54	38	0%
55-59	9	0%
60-64	5	0%
65-69	1	0%
70-74	0	0%
75-79	0	0%
80 +	0	0%
Total	13,569	100%
Total	16,898	100%



Average Age of Enrollees =

11.8

Percentage of Female Enrollees =

55.5%

Missouri Commercial Plans

n/a

n/a

Missouri Medicare

n/a

n/a

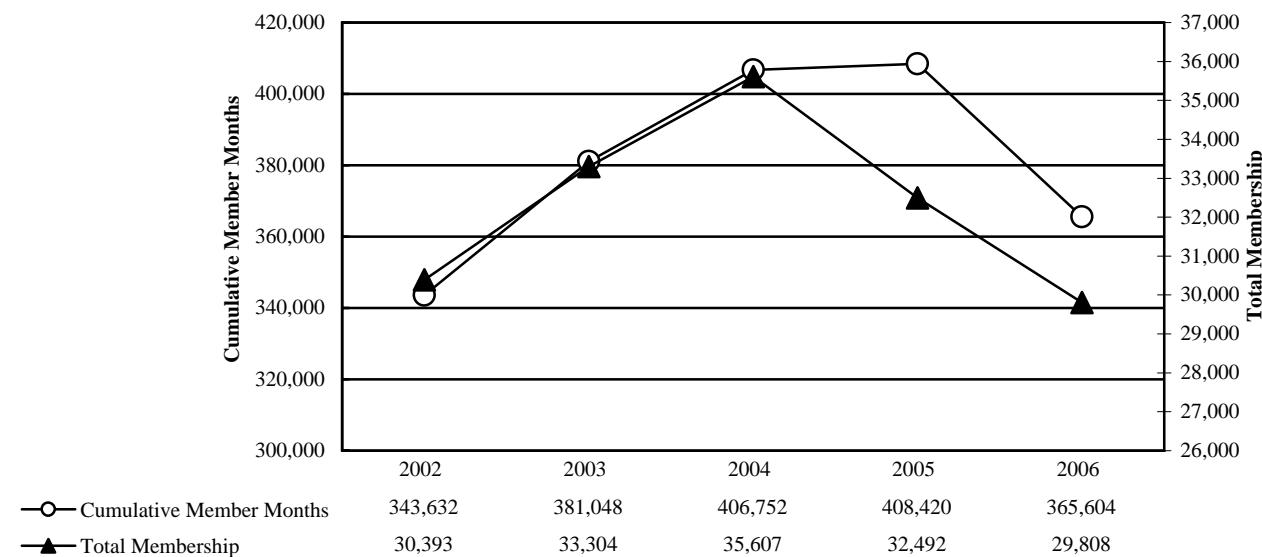
Missouri Medicaid

11.8

Missouri Medicaid

55.5%

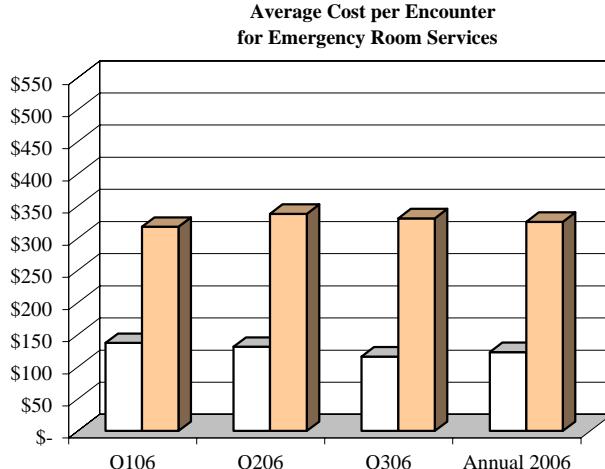
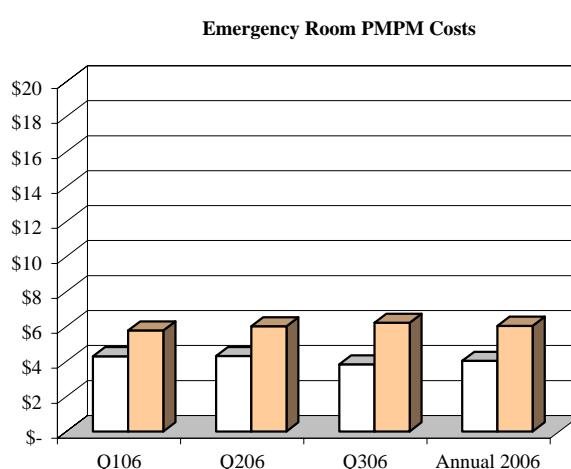
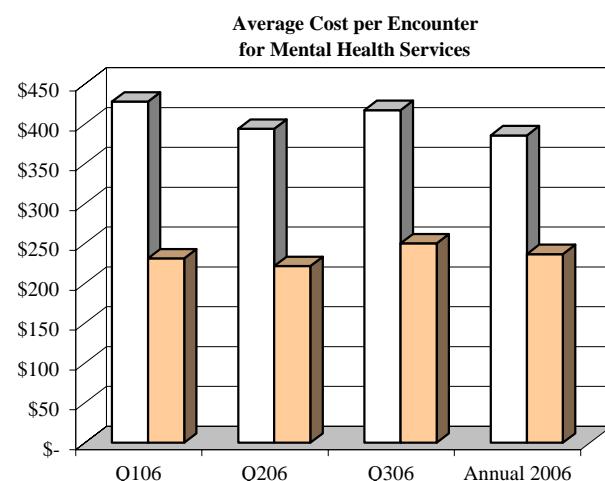
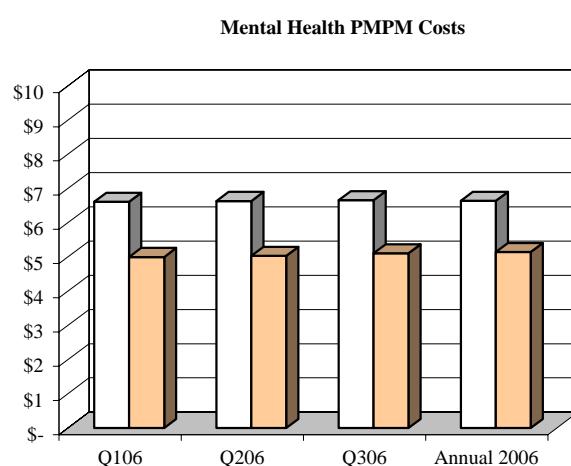
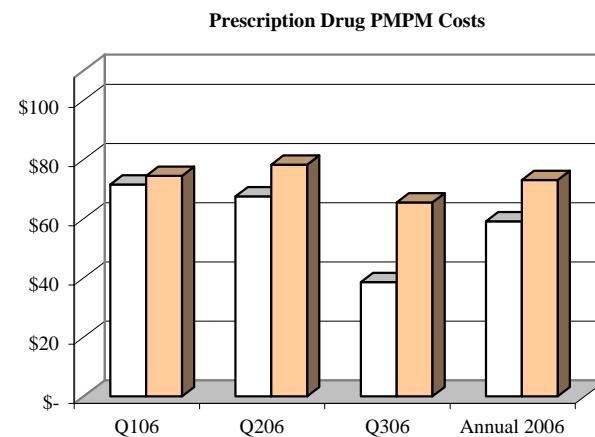
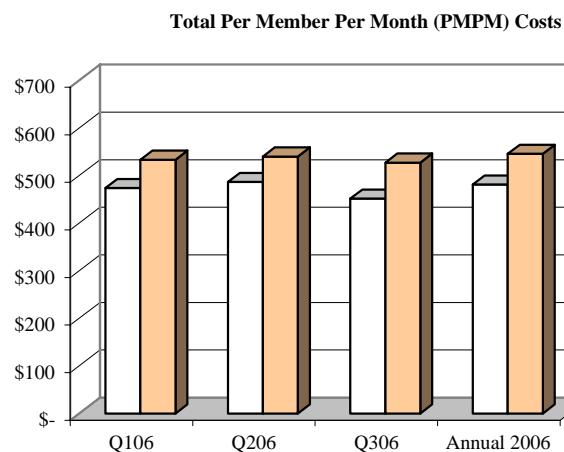
Missouri Membership Trends



United Healthcare of the Midwest, Inc.

- Medicare Product

Missouri Costs Comparison ²¹



United Healthcare of the Midwest, Inc.

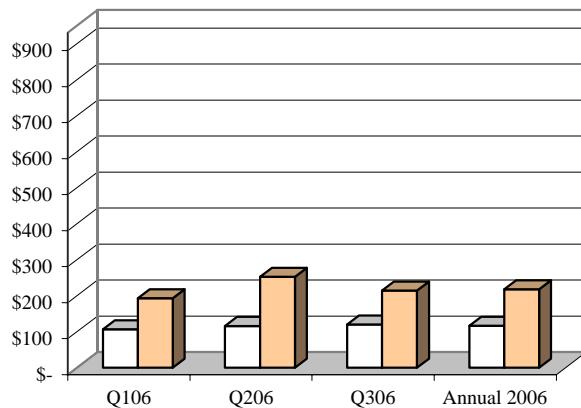
Medicare Average ³

United Healthcare of the Midwest, Inc.

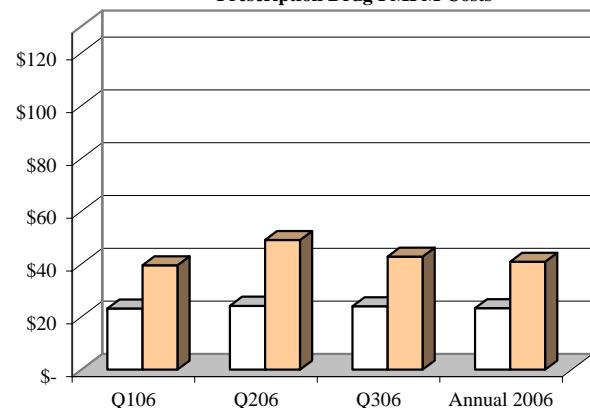
- Commercial Product

Missouri Costs Comparison ²¹

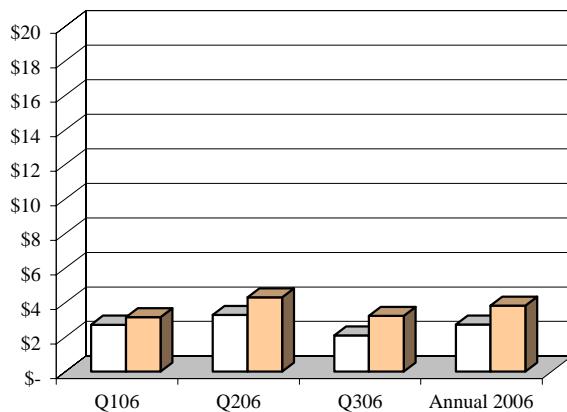
Total Per Member Per Month (PMPM) Costs



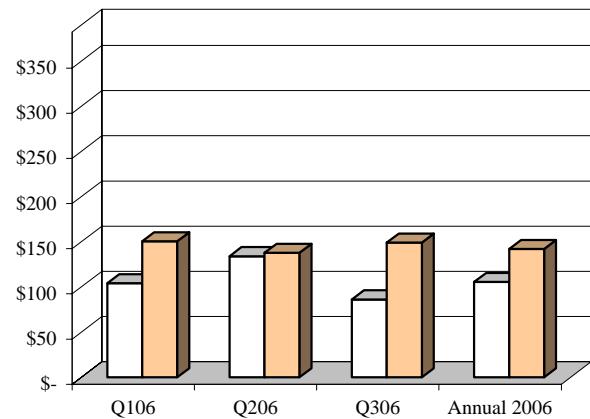
Prescription Drug PMPM Costs



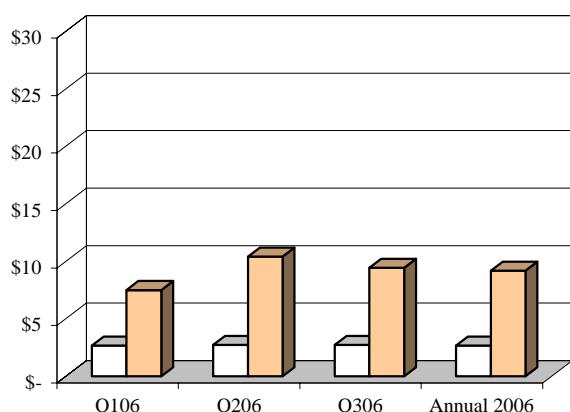
Mental Health PMPM Costs



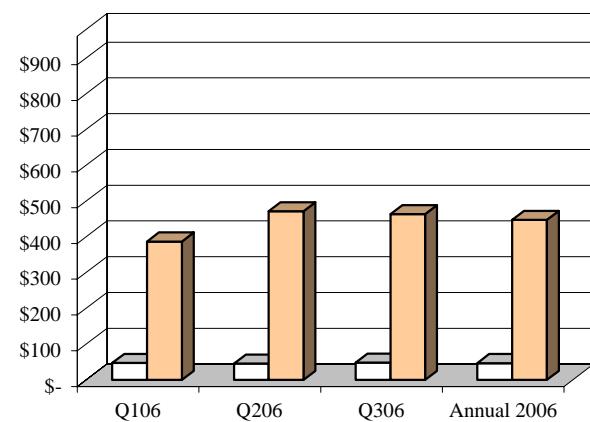
Average Cost per Encounter for Mental Health Services



Emergency Room PMPM Costs



Average Cost per Encounter for Emergency Room Services



United Healthcare of the Midwest, Inc.

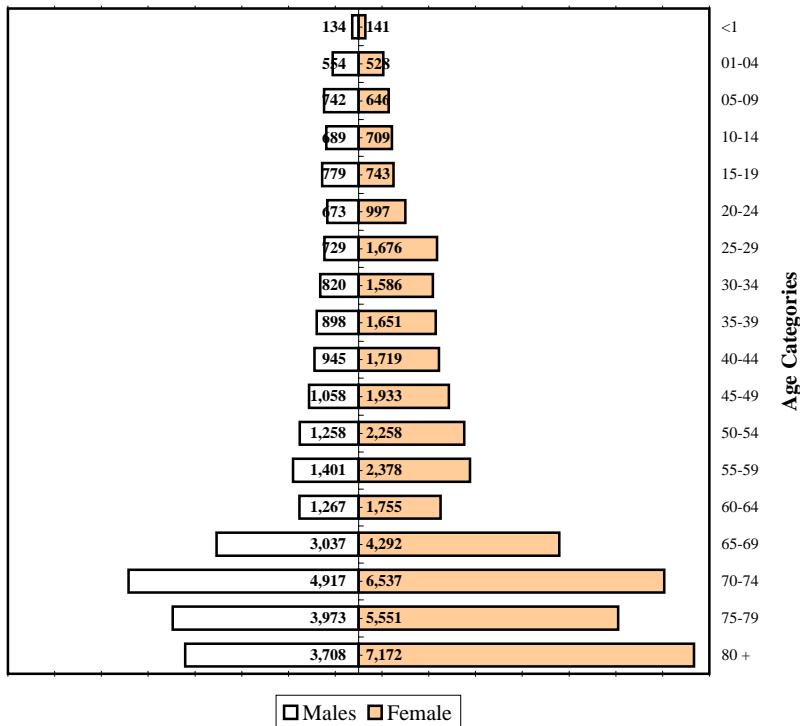
Commercial Average

United Healthcare of the Midwest, Inc.

2006 Missouri Enrollment Demographics⁵

Average Membership in 2006:

Age	Males	Female
<1	134	0%
01-04	554	2%
05-09	742	3%
10-14	689	2%
15-19	779	3%
20-24	673	2%
25-29	729	3%
30-34	820	3%
35-39	898	3%
40-44	945	3%
45-49	1,058	4%
50-54	1,258	5%
55-59	1,401	5%
60-64	1,267	5%
65-69	3,037	11%
70-74	4,917	18%
75-79	3,973	14%
80 +	3,708	13%
Total	27,582	100%
	42,272	100%



Average Age of Enrollees =

59.3

Missouri Commercial Plans

37.7

Percentage of Female Enrollees =

60.5%

Missouri Commercial Plans

62.3%

Missouri Medicare

Missouri Medicare

59.3%

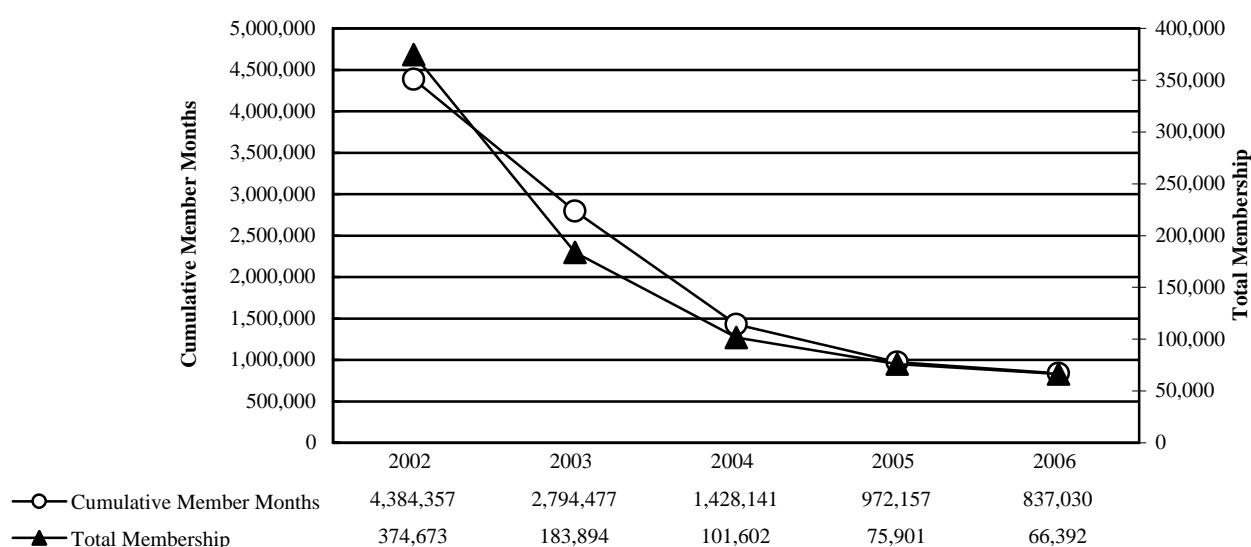
Missouri Medicaid

n/a

Missouri Medicaid

n/a

Missouri Membership Trends



Enrollment by Regions & Metropolitan Statistical Areas (MSAs)

All regional enrollment data comes from the 2006 Annual Managed Care Supplemental filing unless otherwise noted.

This section presents enrollment in commercial HMO plans, commercial point-of-service (POS) plans, Medicare plans and Medicaid plans. POS plans differ from standard HMO service plans by providing members the option to receive services from providers that are outside the HMO's designated provider network. POS plans are generally more expensive because of higher co-payments, co-insurance requirements and/or limits on covered benefits. Medicare and Medicaid enrollees are Medicare and Medicaid beneficiaries who enroll in HMOs that have arranged for the provision of health care services under agreements with the Centers for Medicare and Medicaid Services (CMS) and/or the Missouri Division of Medical Services.

Companies are allowed to report enrollment based either on enrollees' residence or on enrollees' place of employment (in the case of enrollment under an employer group contract), which is commonly referred to as the "Live or Work Rule". Companies are required to report enrollment for the Managed Care Supplement in the same manner they reported enrollment for the annual financial statement.

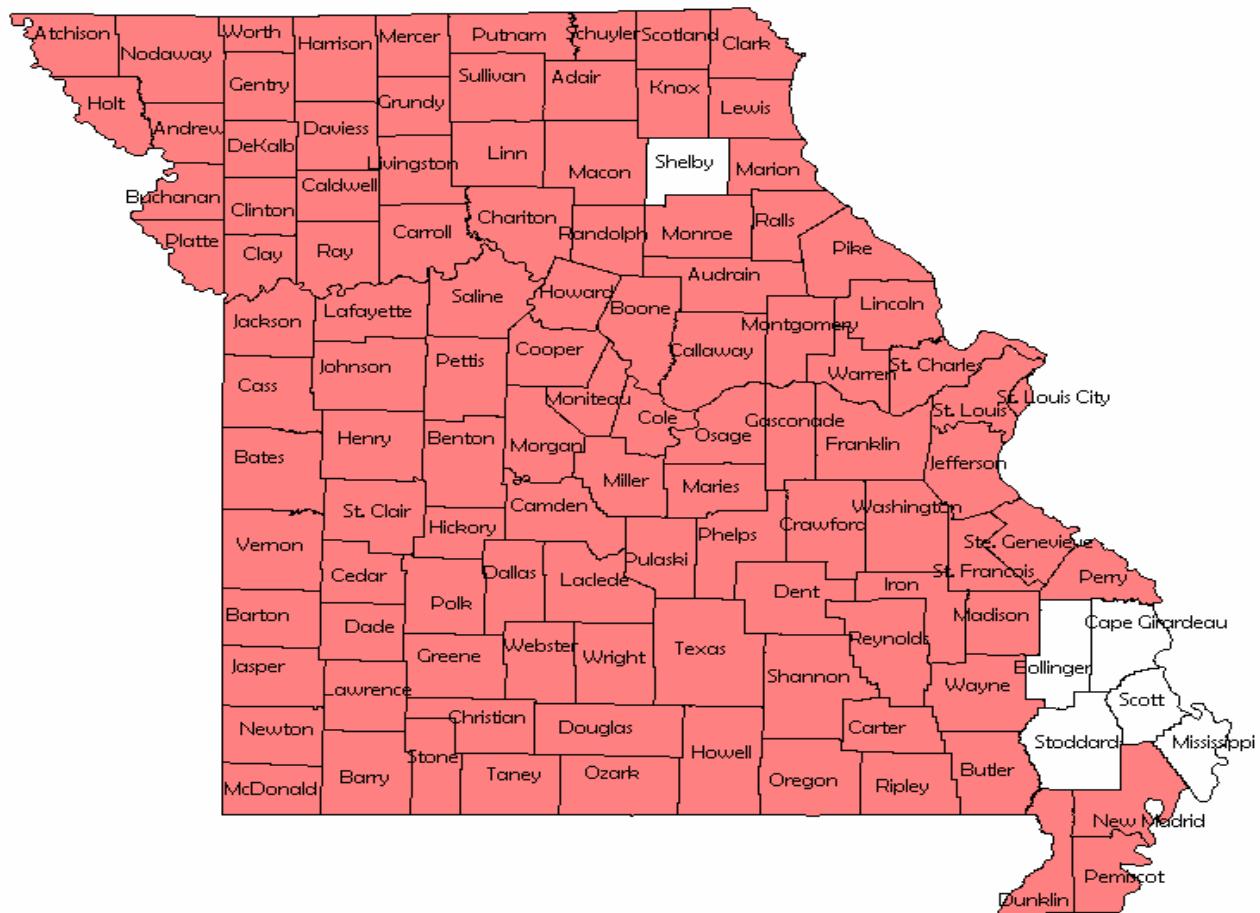
However, total enrollment reported in the Managed Care Supplement filing will vary from total enrollment reported in the financial statement. The Managed Care Supplement is submitted to DIFP at a later date than the financial statement. Additional time between filings allows the companies to present the most updated enrollment numbers, accounting for additional information regarding new enrollees and dis-enrollments. DIFP requires an explanation of any variation between the financial statement and the Managed Care Supplement that exceeds 5%.

This information EXCLUDES:

- 1. enrollment of persons in preferred provider organizations (PPOs) and**
- 2. enrollment of persons in self-funded employer plans for which HMOs or their affiliates provide administrative services**

Metropolitan Statistical Areas are defined by the U.S. Office of Management and Budget. An MSA is: 1) a county or group of contiguous counties that contains at least one city of 50,000 inhabitants or more, or 2) an urbanized area of at least 50,000 inhabitants and a total MSA population of at least 100,000 inhabitants. The contiguous counties are included in an MSA if, according to certain criteria, they are essentially metropolitan in character and are socially and economically integrated with the central city or cities.

2006 Missouri Counties with HMOs¹¹

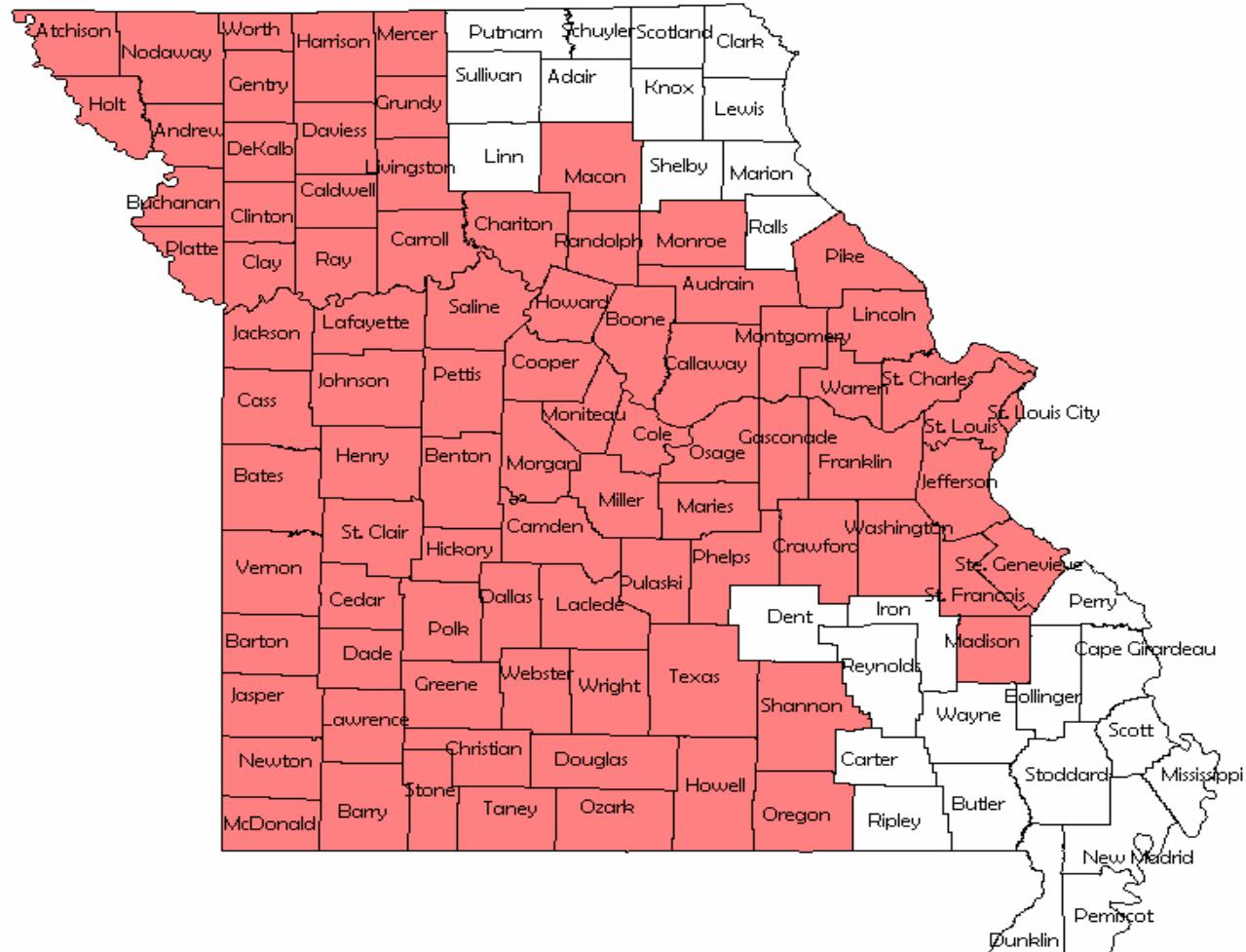


This map shows the Missouri Counties in which at least one HMO has approval to sell coverage. However, approval to sell coverage does not mean any HMO actually sells coverage. Page 153 shows a map with actual marketing activity. Pages 156 through 187 (Regions and MSAs) provide similar information by HMO.

County	# of HMO's	County	# of HMO's	County	# of HMO's	County	# of HMO's	County	# of HMO's
Adair	1	Clay	13	Iron	3	Montgomery	8	Schuylerville	1
Andrew	4	Clinton	4	Jackson	13	Morgan	7	Scotland	1
Atchison	1	Cole	8	Jasper	7	New Madrid	1	<i>Scott</i>	0
Audrain	7	Cooper	7	Jefferson	12	Newton	7	Shannon	2
Barry	6	Crawford	5	Johnson	11	Nodaway	1	<i>Shelby</i>	0
Barton	4	Dade	6	Knox	1	Oregon	2	St. Charles	12
Bates	2	Dallas	6	Laclede	5	Osage	7	St. Clair	8
Benton	2	Daviess	2	Lafayette	13	Ozark	3	St. Francois	9
<i>Bollinger</i>	0	DeKalb	3	Lawrence	7	Pemiscot	1	St. Louis County	12
Boone	8	Dent	2	Lewis	1	Perry	2	St. Louis City	12
Buchanan	7	Douglas	5	Lincoln	9	Pettis	7	Ste. Genevieve	9
Butler	1	Dunklin	1	Linn	2	Phelps	3	<i>Stoddard</i>	0
Caldwell	3	Franklin	10	Livingston	2	Pike	4	Stone	5
Callaway	8	Gasconade	8	Macon	4	Platte	13	Sullivan	2
Camden	7	Gentry	2	Madison	3	Polk	6	Taney	4
<i>Cape Girardeau</i>	0	Greene	7	Maries	4	Pulaski	3	Texas	4
Carroll	3	Grundy	2	Marion	1	Putnam	2	Vernon	3
Carter	1	Harrison	2	McDonald	5	Ralls	1	Warren	9
Cass	13	Henry	10	Mercer	1	Randolph	7	Washington	9
Cedar	4	Hickory	4	Miller	7	Ray	13	Wayne	1
Chariton	7	Holt	1	<i>Mississippi</i>	0	Reynolds	2	Webster	7
Christian	7	Howard	7	Moniteau	7	Ripley	1	Worth	2
Clark	1	Howell	2	Monroe	7	Saline	8	Wright	4

2006 Missouri Counties with Active Commercial Marketing⁵

(excluding Medicaid Companies)



This map shows the Missouri Counties in which at least one HMO is actually selling coverage. Pages 156 through 187 (Regions and MSAs) show similar information by HMO.

County
<i>Adair</i>
Andrew
Atchison
Audrain
Barry
Barton
Bates
Benton
<i>Bollinger</i>
Boone
Buchanan
<i>Butler</i>
Caldwell
Callaway
Camden
<i>Cape Girardeau</i>
Carroll
<i>Carter</i>
Cass
Cedar
Chariton
Christian
<i>Clark</i>

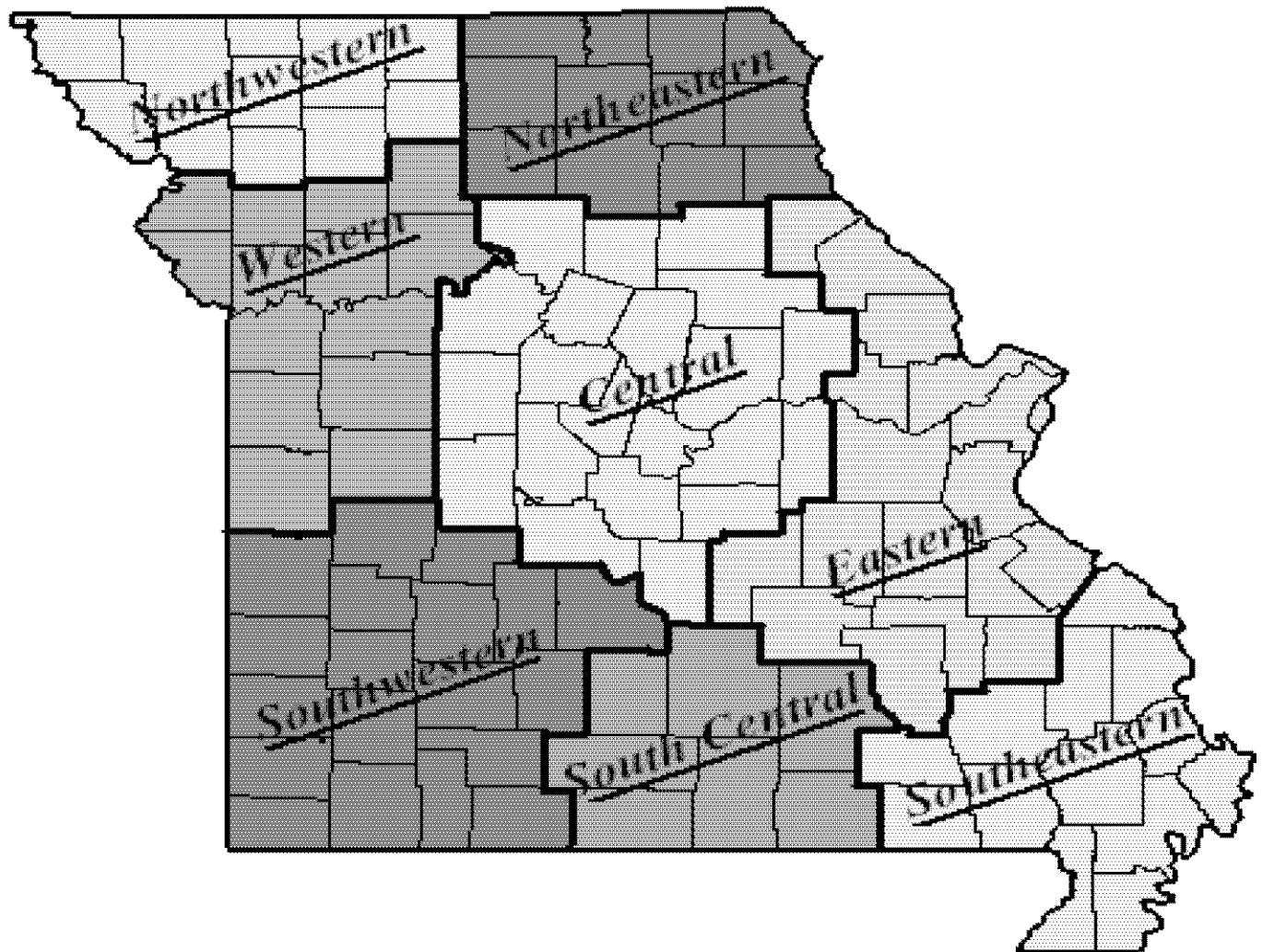
County
Clay
Clinton
Cole
Cooper
Crawford
Dade
Dallas
Daviess
DeKalb
<i>Dent</i>
Douglas
Dunklin
Franklin
Gasconade
Gentry
Greene
Grundy
Harrison
Henry
Hickory
Holt
Howard
Howell

County
<i>Iron</i>
Jackson
Jasper
Jefferson
Johnson
<i>Knox</i>
Laclede
Lafayette
Lawrence
<i>Lewis</i>
Lincoln
<i>Linn</i>
Livingston
Macon
Madison
Maries
<i>Marion</i>
McDonald
Mercer
Miller
<i>Mississippi</i>
Moniteau
Monroe

County
Montgomery
Morgan
New Madrid
Newton
Nodaway
Oregon
Osage
Ozark
Pemiscot
Perry
Pettis
Phelps
Pike
Platte
Polk
Pulaski
Putnam
Ralls
Randolph
Ray
Reynolds
Ripley
Saline

County
<i>Schuyler</i>
<i>Scotland</i>
<i>Scott</i>
Shannon
<i>Shelby</i>
St. Charles
St. Clair
St. Francois
St. Louis County
St. Louis City
Ste. Genevieve
Stoddard
Stone
<i>Sullivan</i>
Taney
Texas
Vernon
Warren
Washington
Wayne
Webster
Worth
Wright

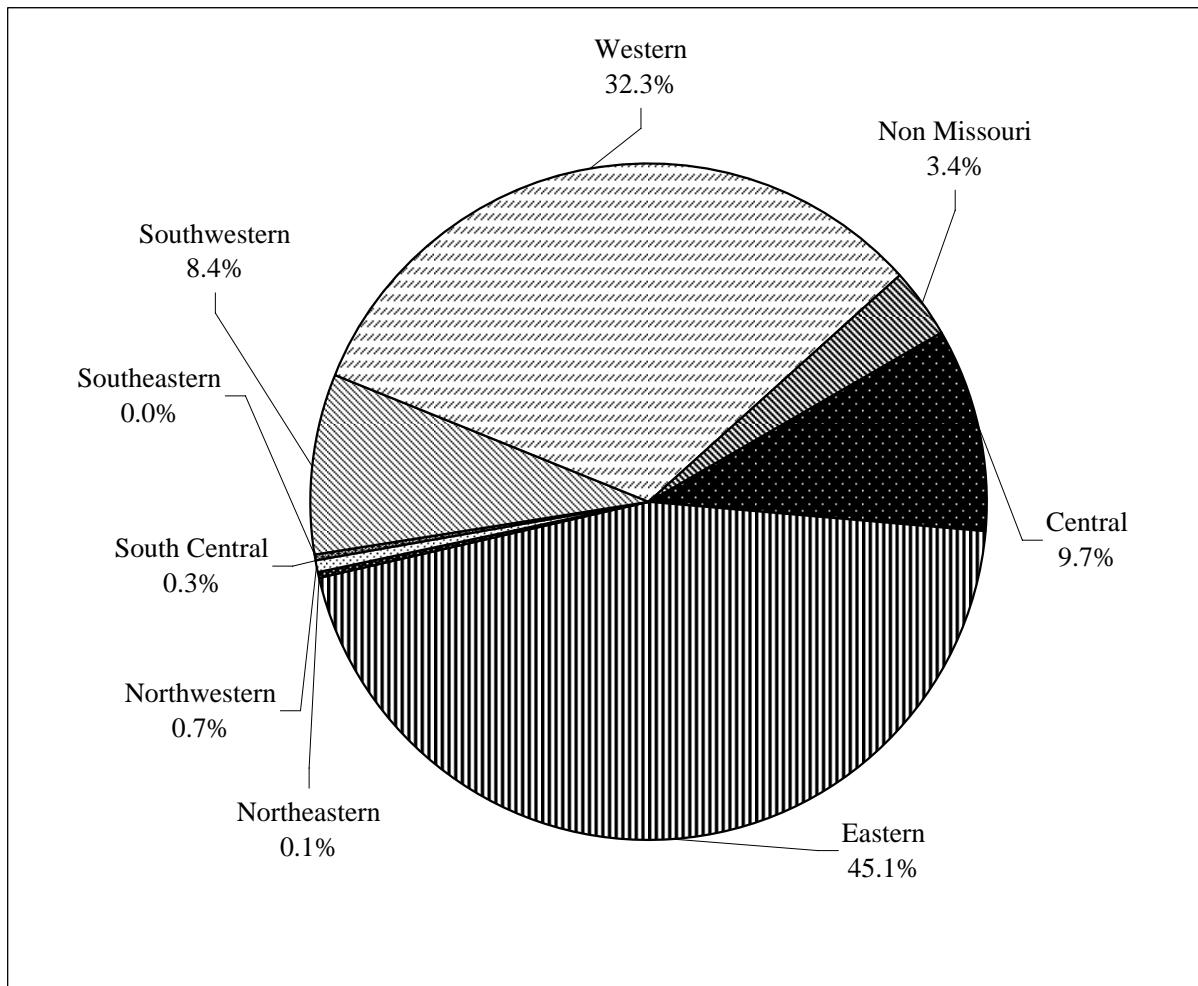
Missouri Geographic Regions

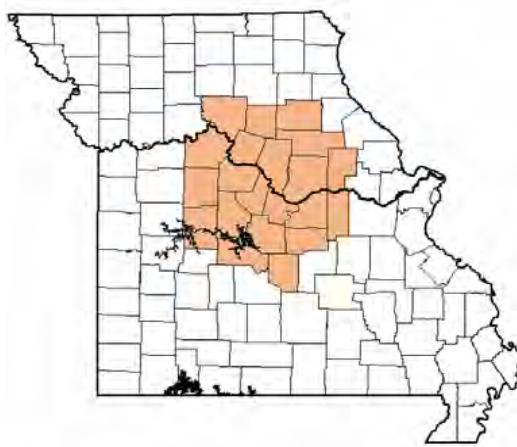


2006 Total Missouri Enrollment in Each Region⁵

by Enrollment Classification

Region	HMO Plan Enrollees	Point of Service Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	% of Missouri Market
Central	10,019	28,158	143	51,297	89,617	9.7%
Eastern	76,803	79,799	68,587	191,033	416,222	45.1%
Northeastern	118	670	3	82	873	0.1%
Northwestern	5,886	406	7	15	6,314	0.7%
South Central	888	1,915	74	20	2,897	0.3%
Southeastern	57	176	13	45	291	0.0%
Southwestern	25,850	40,098	10,095	1,198	77,241	8.4%
Western	132,798	31,268	22,788	110,979	297,833	32.3%
Non Missouri	25,325	4,879	943	57	31,204	3.4%
TOTAL³	277,744	187,369	102,653	354,726	922,492	100.0%
% of Missouri Market³	30.1%	20.3%	11.1%	38.5%	100.0%	





Central Region Counties

Alliance For Community Health, LLC dba Mercy CarePlus	+	+	○	●	○	○	○	○	○	+	○	○	○	○	+
Community Health Plan															
Coventry Health Care of Kansas, Inc.		●													●
Group Health Plan, Inc.			●	●											
Healthcare USA of Missouri, LLC	+		+	+	+	+	+	+	+	+	+	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○		○	○	○	○	○	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Blue Choice	●		●	●	●	●	●	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans			○	○	○	●	○	○	○	○	○	●	○	○	○
Missouri Care, LC	+		+	+	+	+	+	+	+	+	+	+	+	+	+
United Healthcare of the Midwest, Inc.	○		○	○	○	○	○	○	○	○	○	○	○	○	○

● - Approved

○ - Approved but not marketing

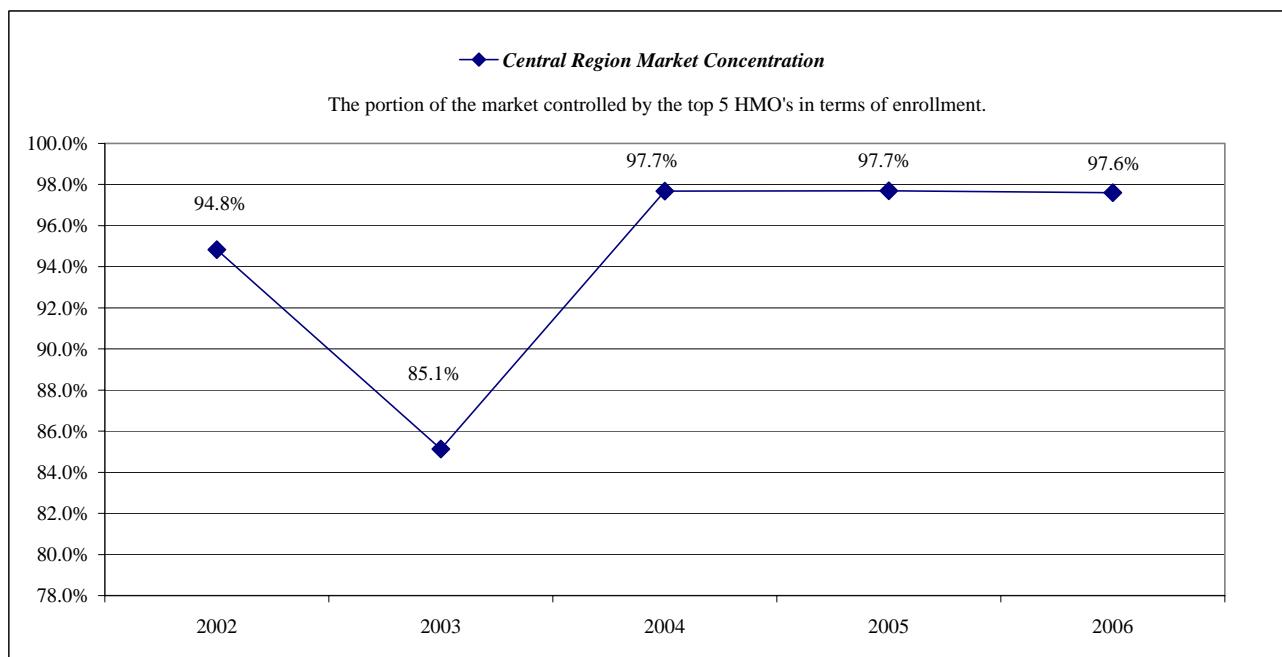
+ - Medicaid

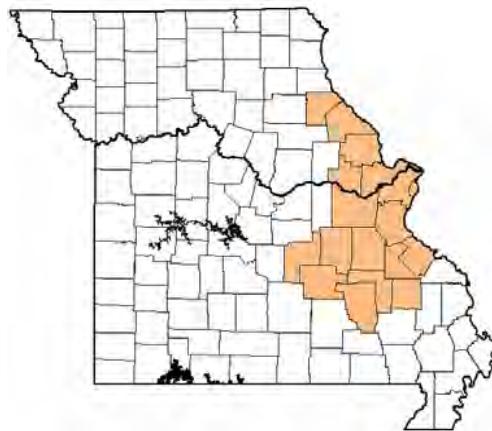
✗ - Medicare

2006 Central Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	13	8	0	0	21	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	575	575	0.6%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	86	86	0.1%
Blue Cross & Blue Shield of Kansas City	41	0	0	0	41	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	13	13	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	4	0	0	4	0.0%
CIGNA Healthcare of St. Louis, Inc.	17	4	0	0	21	0.0%
Community Health Plan	14	0	0	0	14	0.0%
Coventry Health Care of Kansas, Inc.	121	233	14	0	368	0.4%
Cox Health Systems HMO, Inc.	5	4	0	0	9	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	295	295	0.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	159	0	0	0	159	0.2%
Group Health Plan, Inc.	577	459	20	0	1,056	1.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	73	73	0.1%
Healthcare USA of Missouri, LLC	0	0	0	20,918	20,918	23.3%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	8,136	24,675	0	0	32,811	36.6%
Humana Health Plan, Inc.	44	0	6	0	50	0.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	871	2,414	67	0	3,352	3.7%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	29,337	29,337	32.7%
United Healthcare of the Midwest, Inc.	21	357	36	0	414	0.5%
TOTAL	10,019	28,158	143	51,297	89,617	100.0%





Eastern Region Counties

	Washington	+	+	+	+	+	+	+	+	○	○	○	○	+
	Warren	+	+	+	+	+	+	+	○	○	○	○	+	
	Ste. Genevieve													
St. Louis City	●													
St. Louis	●	+	+	+	+	+	+	+	○	○	○	○	+	
St. Francois		+	+	+	+	+	+	+	○	○	○	○	+	
St. Charles	●								●	●	●	●	●	
Reynolds		+	+	+	+	+	+	+	●	●	●	●	●	
Pike									●	●	●	●	●	
Ralls									●	●	●	●	●	
Phelps									●	●	●	●	●	
Lincoln									○	○	○	○	○	
Jefferson	●													
Iron		●	×	●	●	●	●	●						
Franklin	+		+	+	+	+	+	+						
Dent				●	●	●	●	●	●	●	●	●	●	
Crawford					+	+	+	+	○	○	○	○	○	
Aetna Health, Inc.														
Alliance for Community Health, LLC dba Mercy CarePlus														
CIGNA Healthcare of St. Louis, Inc.														
Essence, Inc.														
Group Health Plan, Inc.	●			●	●	●	●	●					●	
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri, Inc.				●	●	●	●	●						
Healthcare USA of Missouri, LLC					+	+	+	+						
HealthLink HMO, Inc. dba HealthLink HMO	○		○	○	○	○	○	○	○	○	○	○	○	
HMO Missouri, Inc. dba Blue Choice	●		●	●	●	●	●	●	●	●	●	●	●	
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	○	○	●	○	○	○	○	○	○	○	○	○	
Mercy MC + Inc.					+	+	+	+						
United Healthcare of the Midwest, Inc.	○	○	○	○	○	○	○	○	○	○	○	○	○	

● - Approved

○ - Approved but not marketing

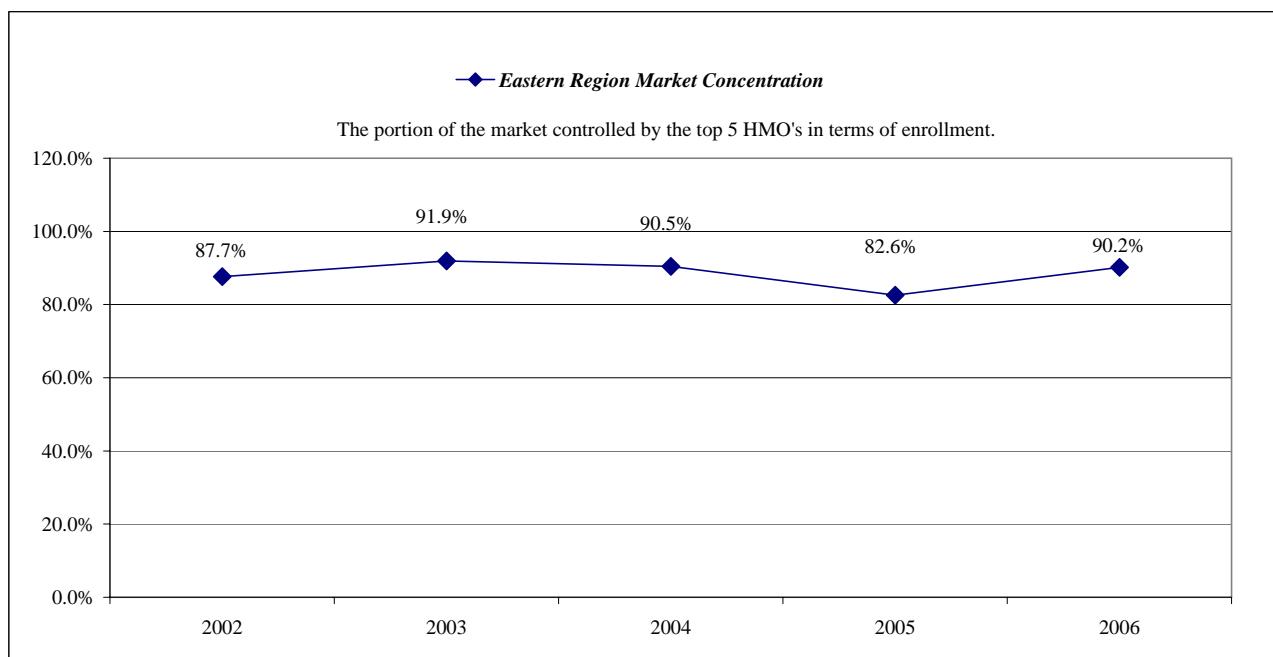
+ - Medicaid

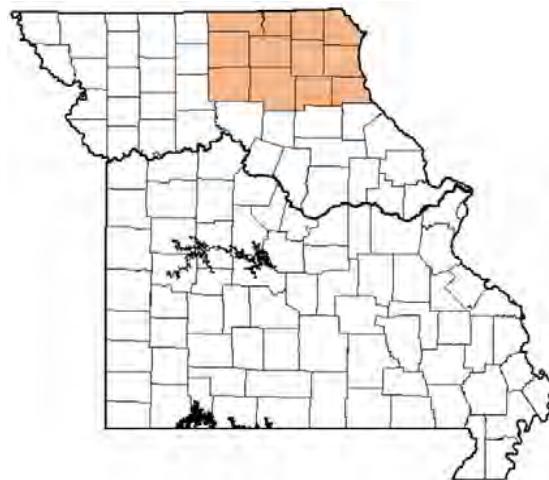
✗ - Medicare

2006 Eastern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1,402	1,305	0	0	2,707	0.7%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	67,775	67,775	16.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	7	7	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	7	7	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	5	0	0	0	5	0.0%
CIGNA Healthcare of St. Louis, Inc.	3,472	205	0	0	3,677	0.9%
Community Health Plan	4	0	0	0	4	0.0%
Coventry Health Care of Kansas, Inc.	20	18	2	0	40	0.0%
Cox Health Systems HMO, Inc.	0	2	0	0	2	0.0%
Essence, Inc.	0	0	4,392	0	4,392	1.1%
FirstGuard Health Plan, Inc.	0	0	0	5	5	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	10	0	0	0	10	0.0%
Group Health Plan, Inc.	29,755	28,970	15,727	0	74,452	17.9%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	3,685	3,685	0.9%
Healthcare USA of Missouri, LLC	0	0	0	119,359	119,359	28.7%
HealthLink HMO, Inc. dba HealthLink HMO	81	10	0	0	91	0.0%
HMO Missouri, Inc. dba Blue Choice	30,123	21,136	0	0	51,259	12.3%
Humana Health Plan, Inc.	11	0	1	0	12	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	10,131	8,146	7,833	0	26,110	6.3%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	195	195	0.0%
United Healthcare of the Midwest, Inc.	1,789	20,007	40,632	0	62,428	15.0%
TOTAL	76,803	79,799	68,587	191,033	416,222	100.0%





Northeastern Region Counties

	Sullivan	○	○								
	Shelby										
	Scotland										
Community Health Plan											
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○	○	○	○	○	
HMO Missouri, Inc. dba Blue Choice						●					
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans					○	○	○				
United Healthcare of the Midwest, Inc.											

● - Approved

○ - Approved but not marketing

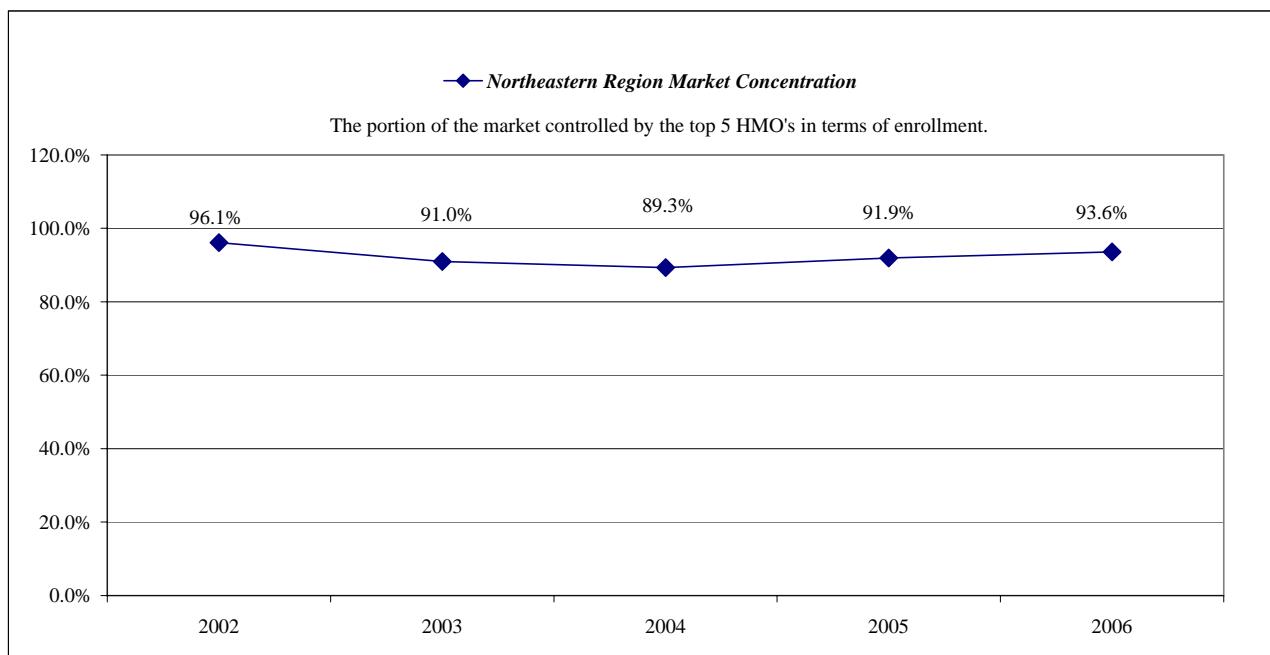
+ - Medicaid

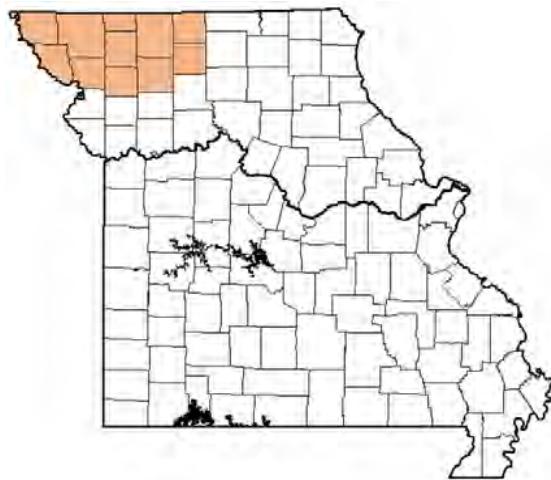
✗ - Medicare

2006 Northeastern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	1	0	0	1	0.1%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	3	3	0.3%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	3	3	0.3%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	3	3	0.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	2	0	0	2	0.2%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	15	0	0	0	15	1.7%
Coventry Health Care of Kansas, Inc.	27	16	0	0	43	4.9%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	10	0	0	0	10	1.1%
Group Health Plan, Inc.	1	9	2	0	12	1.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	21	21	2.4%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	65	620	0	0	685	78.5%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	0	17	0	0	17	1.9%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	51	51	5.8%
United Healthcare of the Midwest, Inc.	0	5	1	0	6	0.7%
TOTAL	118	670	3	82	873	100.0%





Northwestern Region Counties

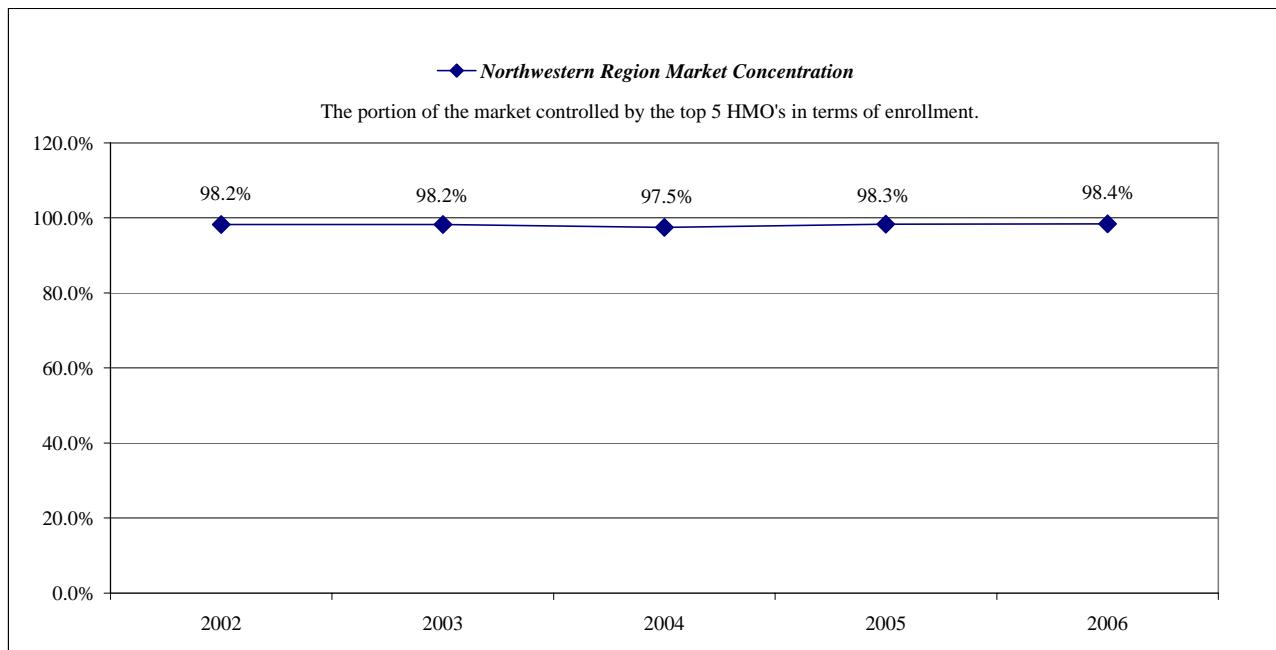
	Worth	Nodaway	Mercer	Holt	Harrison	Grundy	Gentry		
Andrew	●			●					
Atchison	●	●	●	●	●	●	●	●	●
Daviess			●	●	●	●	○		
DeKalb									
Grundy									
Gentry									
Harrison									
Grundy									
Gentry									
Harrison									

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- - Approved but not marketing
- + - Medicaid
- ✗ - Medicare

2006 Northwestern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	54	0	0	0	54	0.9%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	0	0	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	3	3	0.0%
Blue Cross & Blue Shield of Kansas City	94	0	0	0	94	1.5%
Children's Mercy's Family Health Partners, Inc.	0	0	0	9	9	0.1%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	11	5	0	0	16	0.3%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	4,397	1	0	0	4,398	69.7%
Coventry Health Care of Kansas, Inc.	236	388	2	0	626	9.9%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1,017	0	0	0	1,017	16.1%
Group Health Plan, Inc.	0	0	0	0	0	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	0	5	0	0	5	0.1%
Humana Health Plan, Inc.	73	0	5	0	78	1.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1	0	0	0	1	0.0%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	3	3	0.0%
United Healthcare of the Midwest, Inc.	3	7	0	0	10	0.2%
TOTAL	5,886	406	7	15	6,314	100.0%





South Central Region Counties

	Douglas	Howell	Oregon	Ozark	Shannon	Texas	Wright
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○						○
HMO Missouri, Inc. dba Blue Choice	●			●		●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●	●	○	○	○	●
United Healthcare of the Midwest, Inc.	○					○	○

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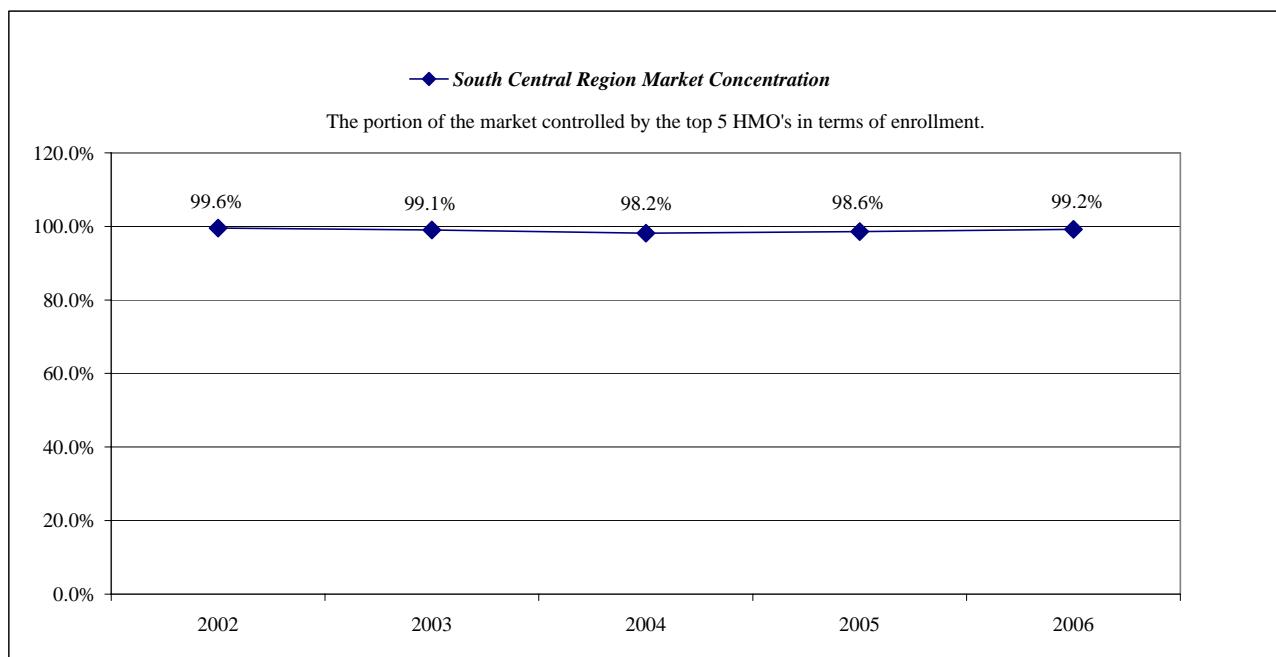
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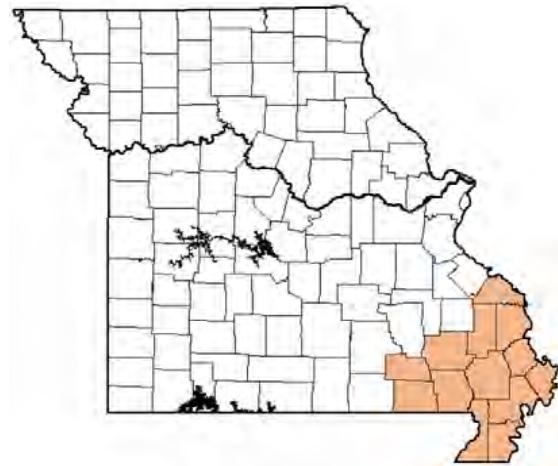
✖ - Medicare

2006 South Central Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	2	2	0.1%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	14	27	0	0	41	1.4%
Cox Health Systems HMO, Inc.	174	298	0	0	472	16.3%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1	0	0	0	1	0.0%
Group Health Plan, Inc.	0	1	0	0	1	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	8	8	0.3%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	438	486	0	0	924	31.9%
Humana Health Plan, Inc.	2	0	0	0	2	0.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	257	1,094	73	0	1,424	49.2%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	10	10	0.3%
United Healthcare of the Midwest, Inc.	2	9	1	0	12	0.4%
TOTAL	888	1,915	74	20	2,897	100.0%





Southeastern Region Counties

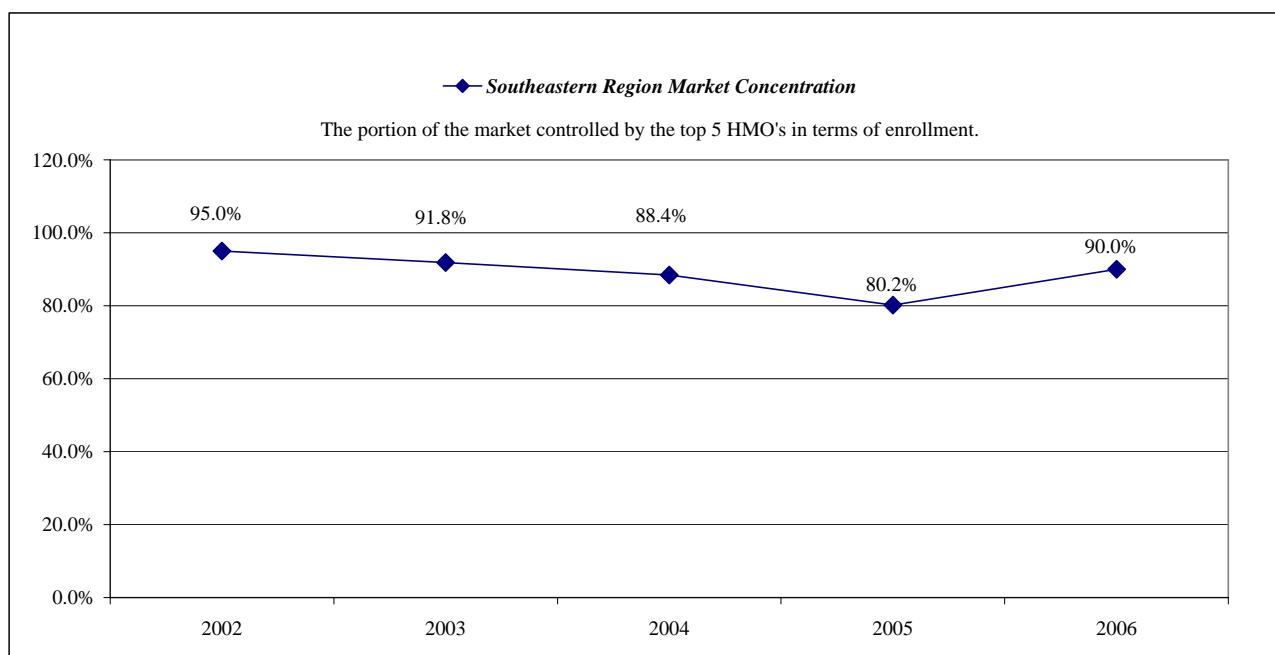
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○	○	○
United Healthcare of the Midwest, Inc.								

- - Approved
- - Approved but not marketing
- ✚ - Medicaid
- ✖ - Medicare

2006 Southeastern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	8	8	2.7%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	4	0	0	0	4	1.4%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	0	1	0	0	1	0.3%
Cox Health Systems HMO, Inc.	0	0	0	0	0	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	2	0	0	0	2	0.7%
Group Health Plan, Inc.	16	24	8	0	48	16.5%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	4	4	1.4%
Healthcare USA of Missouri, LLC	0	0	0	9	9	3.1%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	28	98	0	0	126	43.3%
Humana Health Plan, Inc.	0	0	0	0	0	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	6	17	2	0	25	8.6%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	23	23	7.9%
United Healthcare of the Midwest, Inc.	1	36	3	0	40	13.7%
TOTAL	57	176	13	45	291	100.0%





Southwestern Region Counties

	Webster	Vernon	Taney	Stone	St. Clair	Polk	Newton	McDonald	Lawrence	Laclede	Jasper	Hickory	Dallas	Dade	Christian	Cedar	Barton	Barry
Alliance For Community Health, LLC dba Mercy CarePlus																		
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus																		
Blue Cross & Blue Shield of Kansas City																		
Children's Mercy's Family Health Partners, Inc.																		
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●				●			●			●		●	●				●
Coventry Health Care of Kansas, Inc.		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Cox Health Systems HMO, Inc.	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
FirstGuard Health Plan, Inc.																	+	
Healthcare USA of Missouri, LLC																	+	
HealthLink HMO, Inc. dba HealthLink HMO	○				○	○	○	○		○	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	○	●	●	○	○	○	○	●	●	●	●	●	●	●	●	●
United Healthcare of the Midwest, Inc.	○			○	○	○	○	○	○	○	○	○	○	○	○	○	○	○

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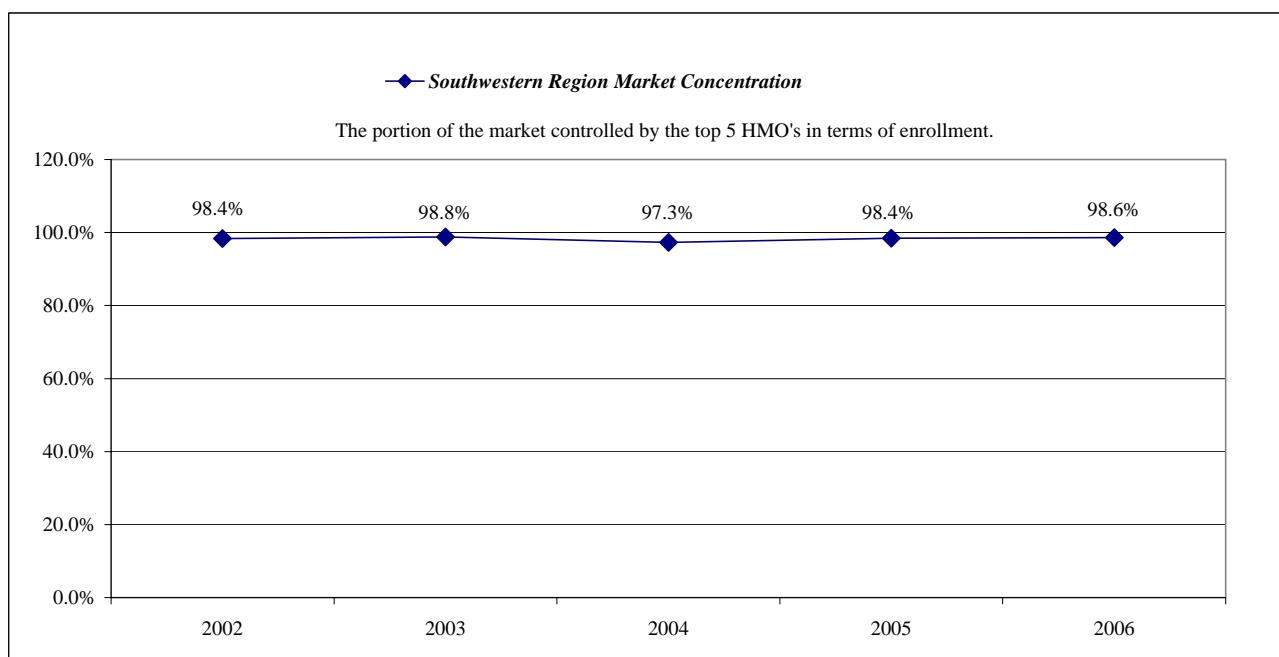
+ - Medicaid

✗ - Medicare

2006 Southwestern Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	12	0	0	0	12	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	26	26	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	210	210	0.3%
Blue Cross & Blue Shield of Kansas City	45	0	0	0	45	0.1%
Children's Mercy's Family Health Partners, Inc.	0	0	0	575	575	0.7%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	71	21	0	0	92	0.1%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	883	2,376	5	0	3,264	4.2%
Cox Health Systems HMO, Inc.	2,386	5,002	0	0	7,388	9.6%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	195	195	0.3%
Good Health HMO, Inc. dba Blue-Care, Inc.	57	0	0	0	57	0.1%
Group Health Plan, Inc.	10	3	3	0	16	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	118	118	0.2%
HealthLink HMO, Inc. dba HealthLink HMO	0	1	0	0	1	0.0%
HMO Missouri, Inc. dba Blue Choice	9,283	28,675	0	0	37,958	49.1%
Humana Health Plan, Inc.	34	0	13	0	47	0.1%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	12,928	3,987	10,072	0	26,987	34.9%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	74	74	0.1%
United Healthcare of the Midwest, Inc.	141	33	2	0	176	0.2%
TOTAL	25,850	40,098	10,095	1,198	77,241	100.0%





Western Region Counties

	Ray	●	+	+	+	+	●	●
	Platte	●	+	+	+	+	●	●
	Livingston							
Aetna Health, Inc.		●						
Alliance For Community Health, LLC dba Mercy CarePlus								
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus								
Blue Cross & Blue Shield of Kansas City		●						
Children's Mercy's Family Health Partners, Inc.								
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri		●						
Community Health Plan		●	●	●	○	●	●	●
Coventry Health Care of Kansas, Inc.	●	●	●	●	●	●	●	●
FirstGuard Health Plan, Inc.					+	+	+	+
Good Health HMO, Inc. dba Blue-Care, Inc.	●			●	●		●	●
Healthcare USA of Missouri, LLC					+	+	+	+
Humana Health Plan, Inc.	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans						○		
United Healthcare of the Midwest, Inc.					○	○	○	○
Bates								

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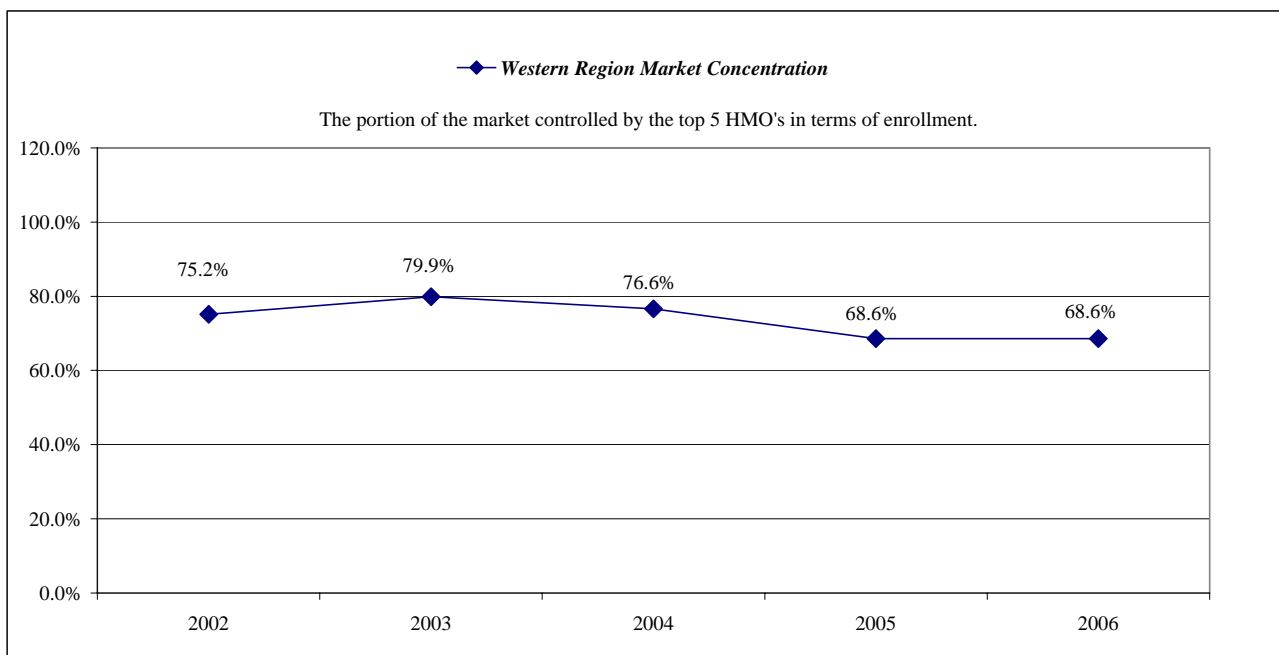
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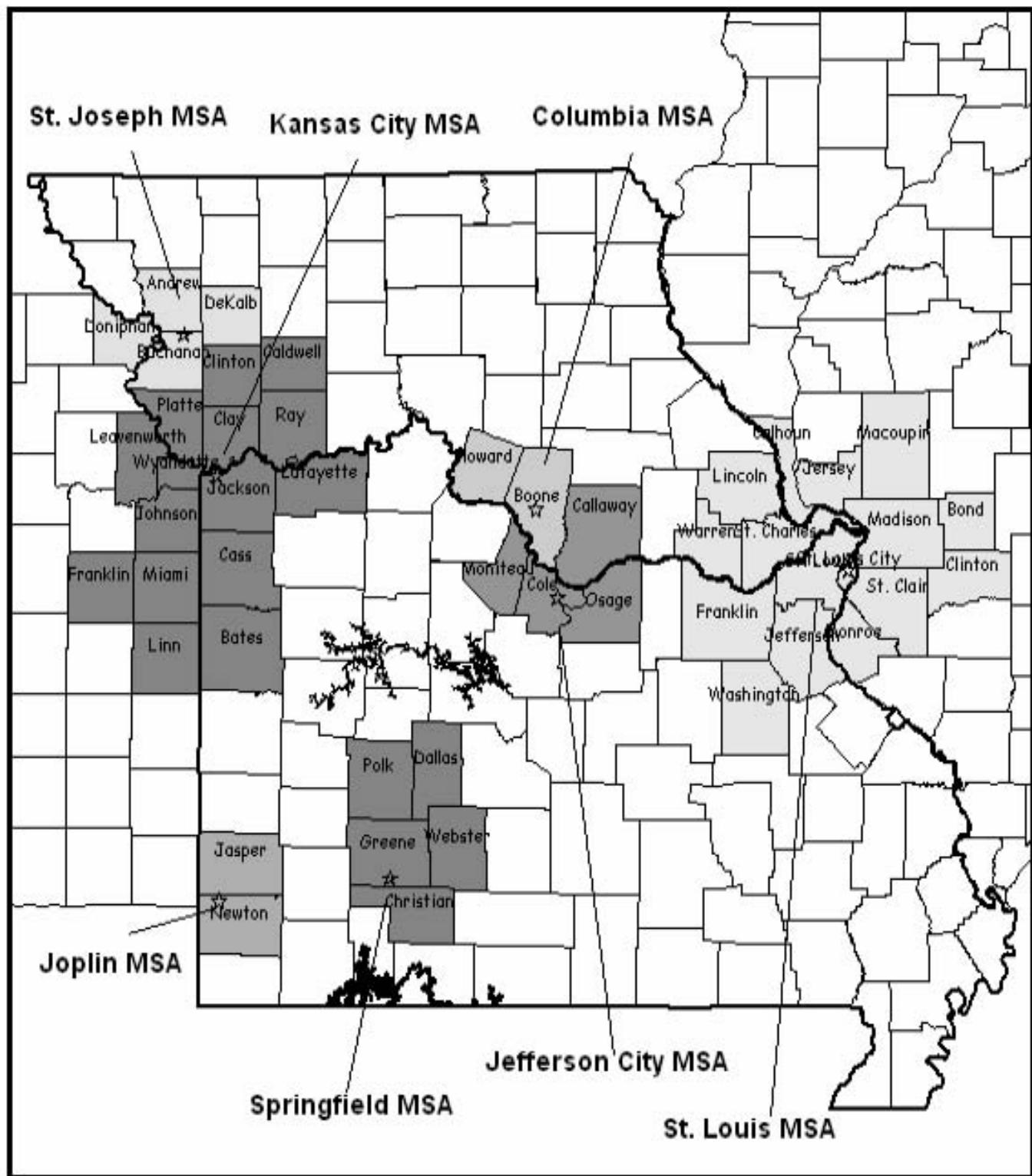
2006 Western Region Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	9,573	1,423	0	0	10,996	3.7%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	1,465	1,465	0.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	27,532	27,532	9.2%
Blue Cross & Blue Shield of Kansas City	19,180	0	0	0	19,180	6.4%
Children's Mercy's Family Health Partners, Inc.	0	0	0	40,290	40,290	13.5%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1,951	1,638	0	0	3,589	1.2%
CIGNA Healthcare of St. Louis, Inc.	1	0	0	0	1	0.0%
Community Health Plan	5,334	18	0	0	5,352	1.8%
Coventry Health Care of Kansas, Inc.	35,512	27,526	8,654	0	71,692	24.1%
Cox Health Systems HMO, Inc.	4	8	0	0	12	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	31,258	31,258	10.5%
Good Health HMO, Inc. dba Blue-Care, Inc.	46,940	0	0	0	46,940	15.8%
Group Health Plan, Inc.	8	4	1	0	13	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	6	6	0.0%
Healthcare USA of Missouri, LLC	0	0	0	10,313	10,313	3.5%
HealthLink HMO, Inc. dba HealthLink HMO	2	0	0	0	2	0.0%
HMO Missouri, Inc. dba Blue Choice	167	52	0	0	219	0.1%
Humana Health Plan, Inc.	12,684	0	14,130	0	26,814	9.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	32	23	2	0	57	0.0%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	115	115	0.0%
United Healthcare of the Midwest, Inc.	1,410	576	1	0	1,987	0.7%
TOTAL	132,798	31,268	22,788	110,979	297,833	100.0%



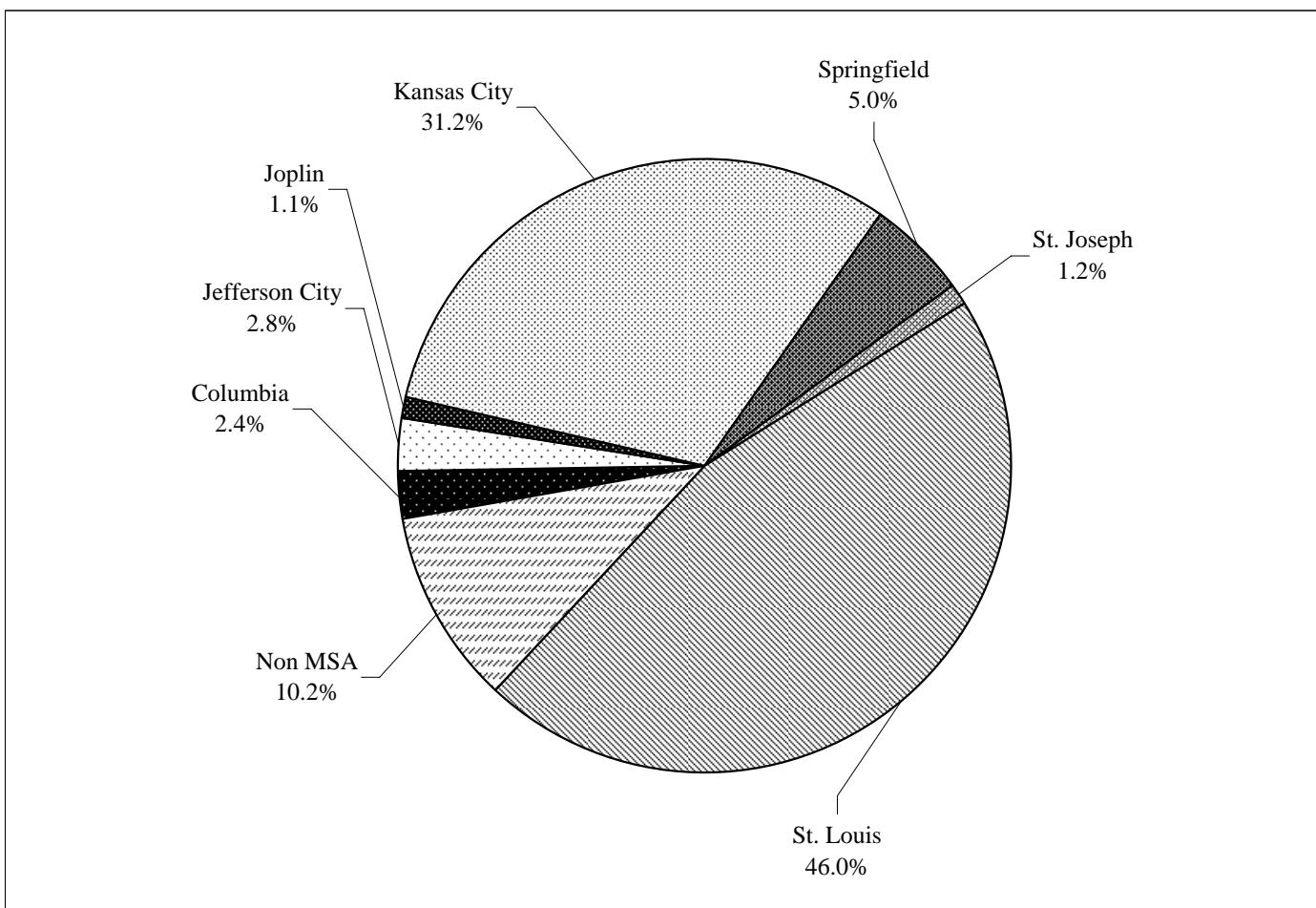
Missouri Metropolitan Statistical Areas



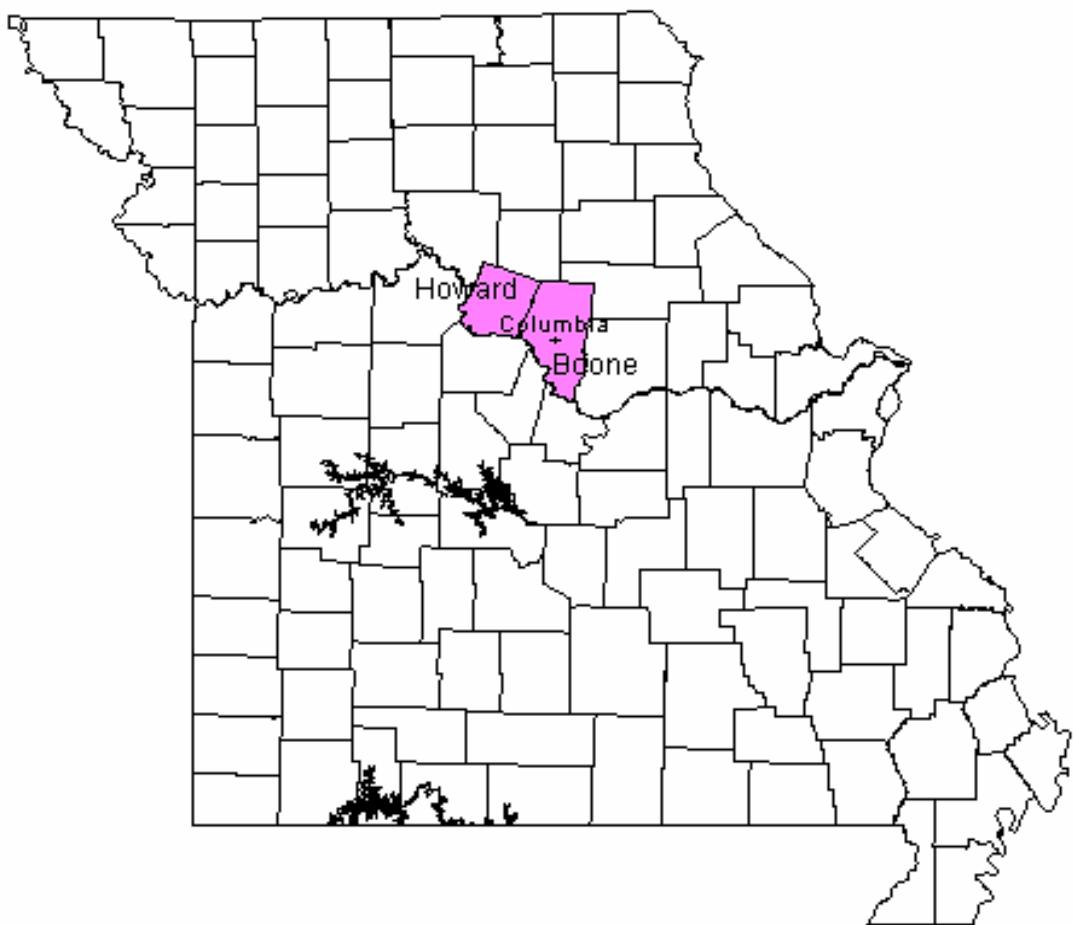
2006 Total Missouri Enrollment in Each MSA⁵

by Enrollment Classification

Region	HMO Plan Enrollees	Point of Service Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	% of Missouri Market
Columbia	3,069	7,509	9	11,972	22,559	2.4%
Jefferson City	3,994	10,262	6	11,842	26,104	2.8%
Joplin	3,914	6,382	7	19	10,322	1.1%
Kansas City	129,993	30,301	22,742	104,962	287,998	31.2%
Springfield	14,327	24,552	7,430	74	46,383	5.0%
St. Joseph	10,199	632	14	94	10,939	1.2%
St. Louis	92,094	80,601	69,142	182,697	424,534	46.0%
Non MSA	20,154	27,130	3,303	43,066	93,653	10.2%
TOTAL³	277,744	187,369	102,653	354,726	922,492	100.0%
% of Missouri Market³	30.1%	20.3%	11.1%	38.5%	100.0%	



Columbia MSA Counties



	Boone	Howard
Alliance For community Health, LLC dba Mercy CarePlus	+	+
Group Health Plan, Inc.	●	
Healthcare USA of Missouri, LLC	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Blue Choice	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●
Missouri Care, LC	+	+
United Healthcare of the Midwest, Inc.	○	○

● - Approved

○ - Approved but not marketing

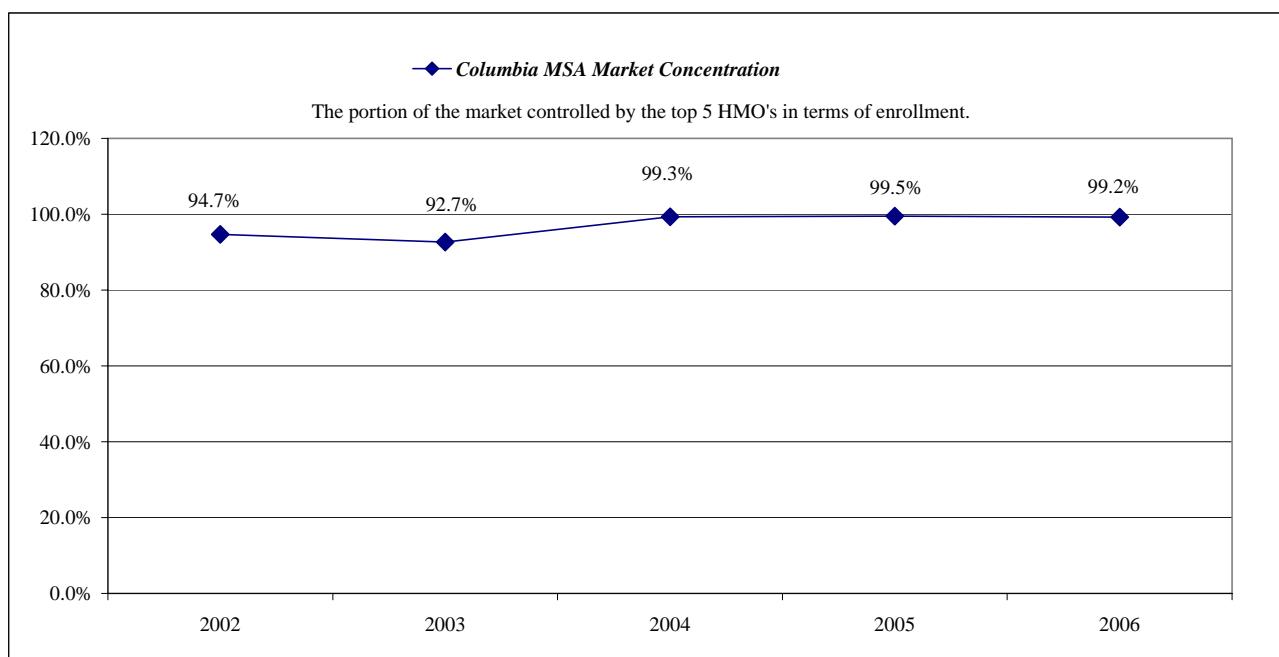
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✗ - Medicare

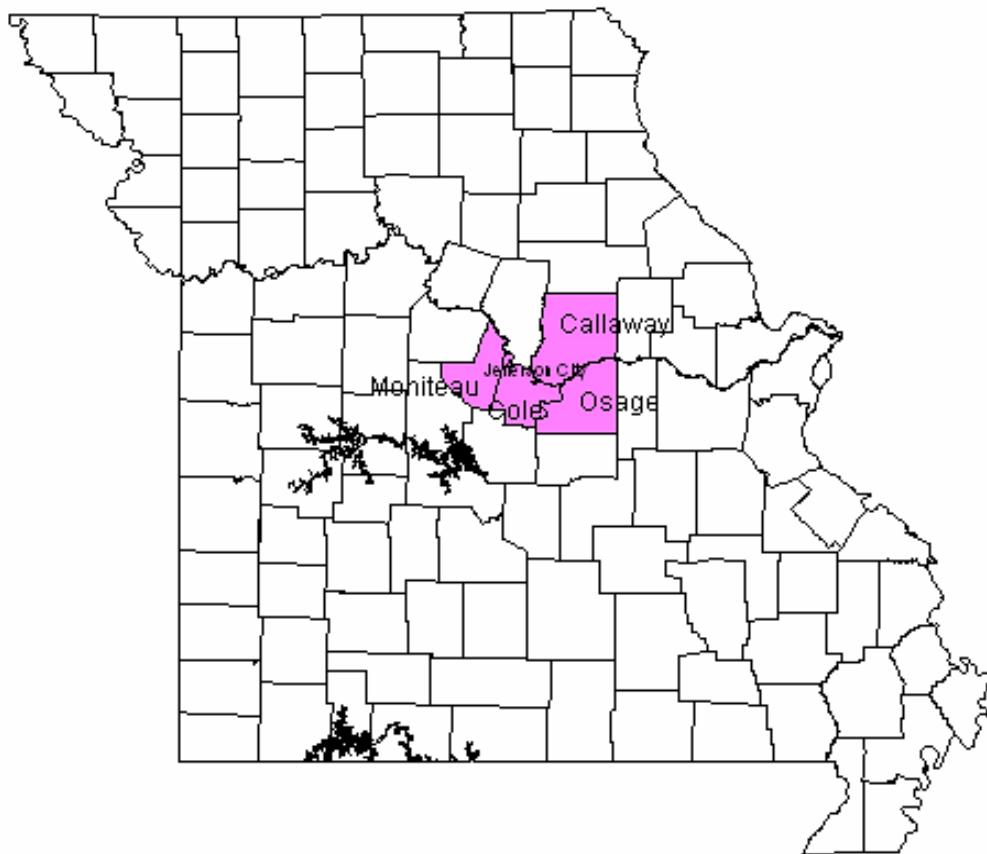
2006 Columbia MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	4	2	0	0	6	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	98	98	0.4%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	0	0	0.0%
Blue Cross & Blue Shield of Kansas City	2	0	0	0	2	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	5	31	0	0	36	0.2%
Cox Health Systems HMO, Inc.	3	1	0	0	4	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	1	1	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	8	0	0	0	8	0.0%
Group Health Plan, Inc.	157	158	4	0	319	1.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	1	1	0.0%
Healthcare USA of Missouri, LLC	0	0	0	3,836	3,836	17.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	2,360	6,736	0	0	9,096	40.3%
Humana Health Plan, Inc.	1	0	0	0	1	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	527	567	3	0	1,097	4.9%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	8,035	8,035	35.6%
United Healthcare of the Midwest, Inc.	2	14	2	0	18	0.1%
TOTAL	3,069	7,509	9	11,972	22,559	100.0%



Jefferson City MSA Counties



	Callaway	Cole	Moniteau	Osage
Alliance For community Health, LLC dba Mercy CarePlus	+		+	+
Group Health Plan, Inc.	●	●		
Healthcare USA of Missouri, LLC	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●	●	○
Missouri Care, LC	+	+	+	+
United Healthcare of the Midwest, Inc.	○	○	○	○

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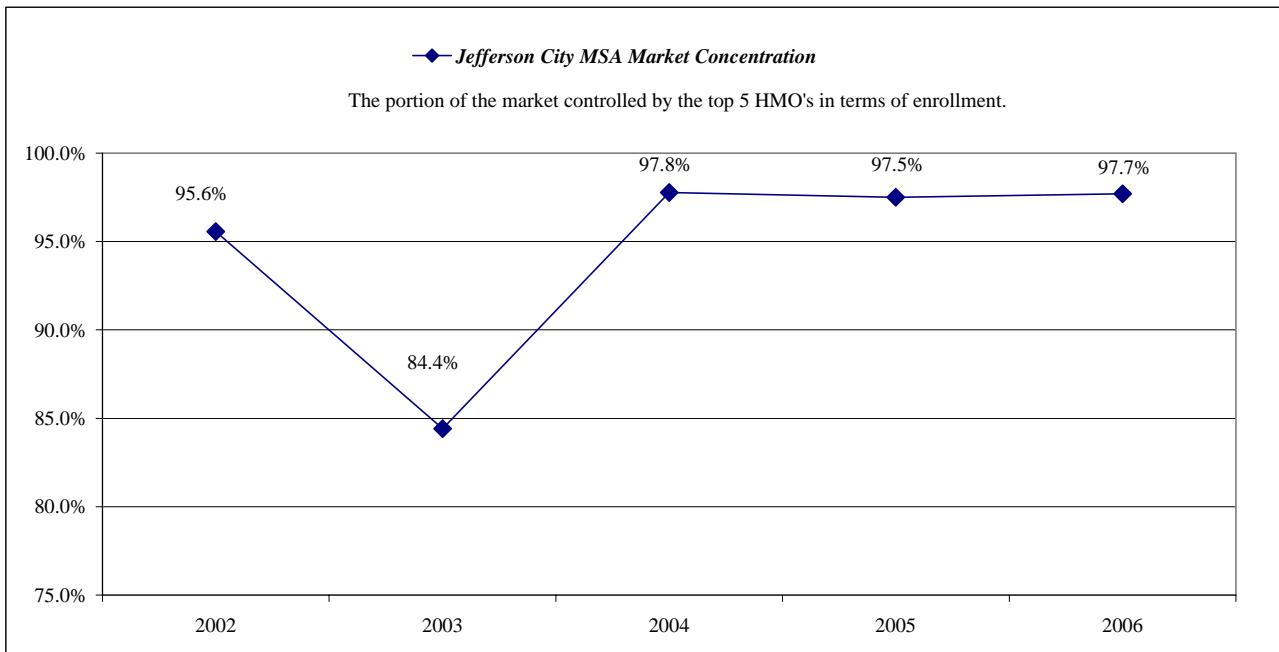
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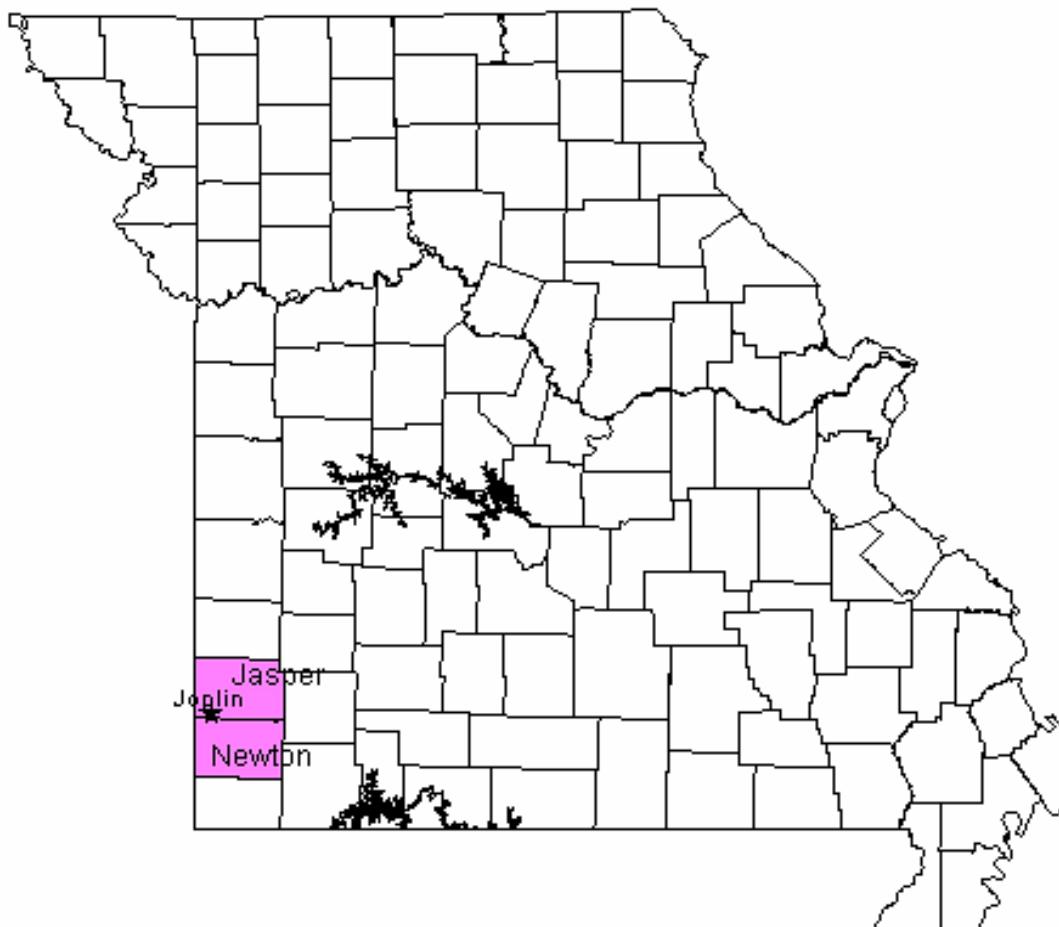
2006 Jefferson City MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	135	135	0.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	74	74	0.3%
Blue Cross & Blue Shield of Kansas City	1	0	0	0	1	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	0	0	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	0	0	0	0	0	0.0%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	11	5	2	0	18	0.1%
Cox Health Systems HMO, Inc.	0	1	0	0	1	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	286	286	1.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	4	0	0	0	4	0.0%
Group Health Plan, Inc.	253	69	0	0	322	1.2%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	63	63	0.2%
Healthcare USA of Missouri, LLC	0	0	0	5,838	5,838	22.4%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	3,669	9,723	0	0	13,392	51.3%
Humana Health Plan, Inc.	5	0	0	0	5	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	49	456	0	0	505	1.9%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	5,446	5,446	20.9%
United Healthcare of the Midwest, Inc.	2	8	4	0	14	0.1%
TOTAL	3,994	10,262	6	11,842	26,104	100.0%



Joplin MSA Counties



	Jasper	Newton
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●	●
Coventry Health Care of Kansas, Inc.	●	●
Cox Health Systems HMO, Inc.	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○
HMO Missouri, Inc. dba Blue Choice	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	○	●
United Healthcare of the Midwest, Inc.	○	○

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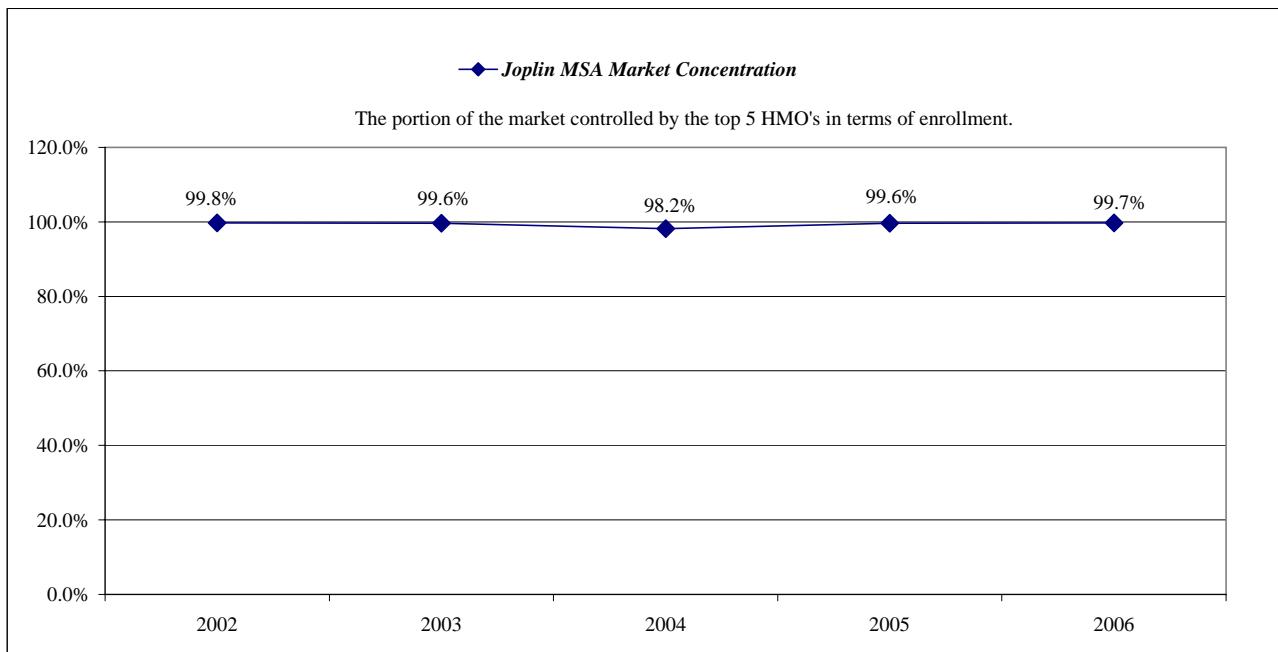
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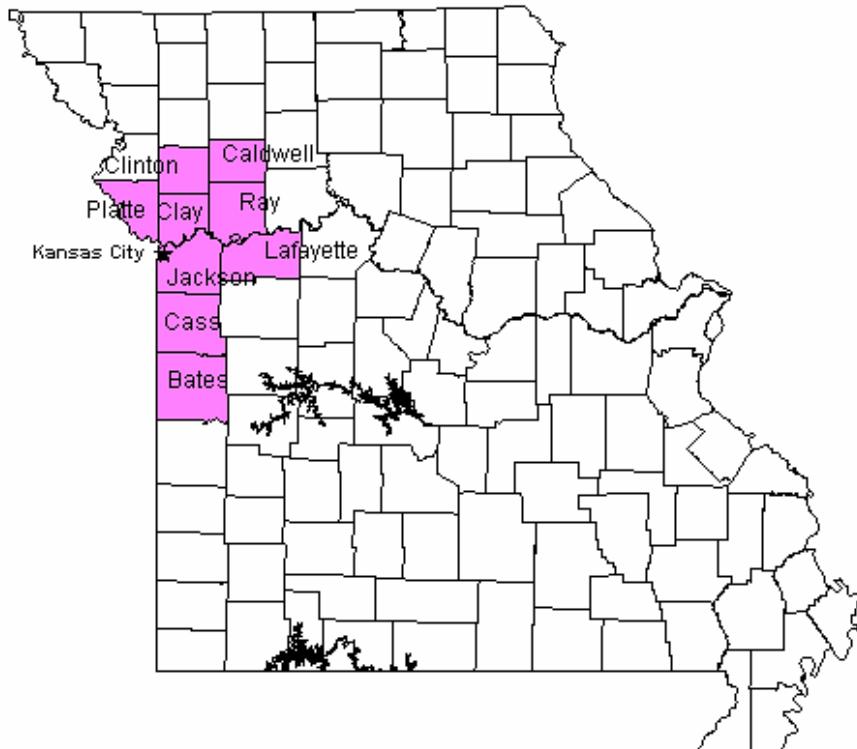
2006 Joplin MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	2	2	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	5	5	0.0%
Blue Cross & Blue Shield of Kansas City	3	0	0	0	3	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	1	1	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	11	0	0	0	11	0.1%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	102	603	0	0	705	6.8%
Cox Health Systems HMO, Inc.	73	402	0	0	475	4.6%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	0	0	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	1	0	0	0	1	0.0%
Group Health Plan, Inc.	1	0	0	0	1	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	0	0	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	2,435	5,316	0	0	7,751	75.1%
Humana Health Plan, Inc.	1	0	1	0	2	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	1,287	60	6	0	1,353	13.1%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	11	11	0.1%
United Healthcare of the Midwest, Inc.	0	1	0	0	1	0.0%
TOTAL	3,914	6,382	7	19	10,322	100.0%



Kansas City MSA Counties



	Bates	Caldwell	Cass	Clay	Clinton	Jackson	Lafayette	Platte	Ray
Alliance For Community Health, LLC dba Mercy CarePlus			+		+	+	+	+	+
Aetna Health, Inc.			●	●	●	●	●	●	●
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus			+	+	+	+	+	+	+
Blue Cross & Blue Shield of Kansas City			●	●	●	●	●	●	●
Children's Mercy's Family Health Partners, Inc.			+	+	+	+	+	+	+
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri			●	●	●	●	●	●	●
Community Health Plan		●	○	●	●	●	○	●	●
Coventry Health Care of Kansas, Inc.	●	●	●	●	●	●	●	●	●
FirstGuard Health Plan, Inc.			+	+	+	+	+	+	+
Good Health HMO, Inc. dba Blue-Care, Inc.			●	●	●	●	●	●	●
Healthcare USA of Missouri, LLC			+	+	+	+	+	+	+
Humana Health Plan, Inc.	●	●	●	●	●	●	●	●	●
United Healthcare of the Midwest, Inc.			○	○	○	○	○	○	○

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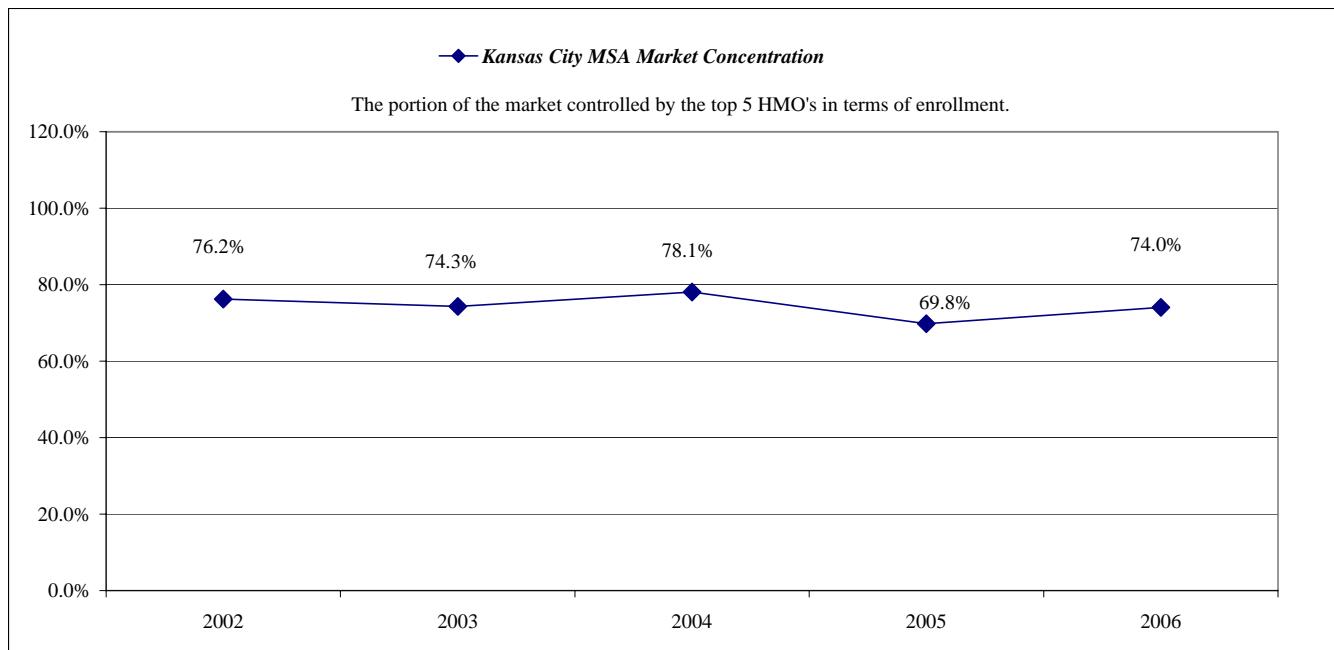
+ - Medicaid

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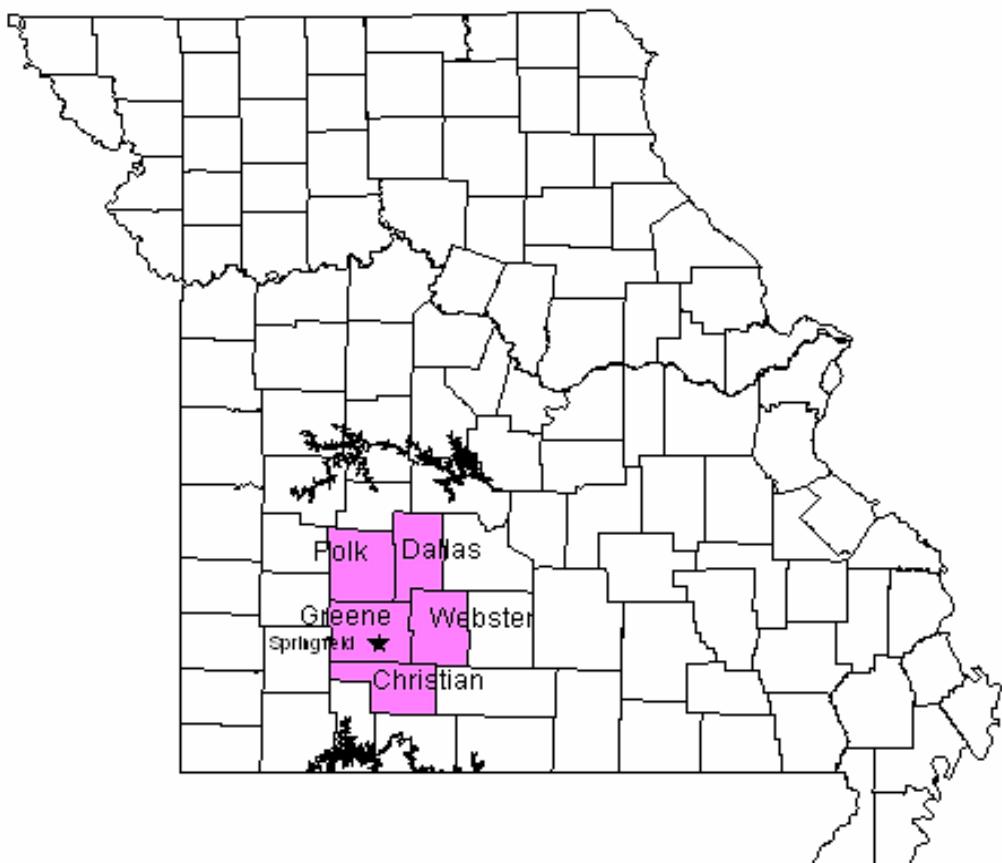
2006 Kansas City MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	9,294	1,405	0	0	10,699	3.7%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	1,362	1,362	0.5%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	25,793	25,793	9.0%
Blue Cross & Blue Shield of Kansas City	20,303	0	0	0	20,303	7.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	38,166	38,166	13.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	1,923	1,588	0	0	3,511	1.2%
CIGNA Healthcare of St. Louis, Inc.	1	0	0	0	1	0.0%
Community Health Plan	850	0	0	0	850	0.3%
Coventry Health Care of Kansas, Inc.	34,491	26,467	8,631	0	69,589	24.2%
Cox Health Systems HMO, Inc.	4	9	0	0	13	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	30,034	30,034	10.4%
Good Health HMO, Inc. dba Blue-Care, Inc.	48,942	0	0	0	48,942	17.0%
Group Health Plan, Inc.	5	4	1	0	10	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	6	6	0.0%
Healthcare USA of Missouri, LLC	0	0	0	9,525	9,525	3.3%
HealthLink HMO, Inc. dba HealthLink HMO	2	0	0	0	2	0.0%
HMO Missouri, Inc. dba Blue Choice	179	48	0	0	227	0.1%
Humana Health Plan, Inc.	12,358	0	14,108	0	26,466	9.2%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	26	12	1	0	39	0.0%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	76	76	0.0%
United Healthcare of the Midwest, Inc.	1,615	768	1	0	2,384	0.8%
TOTAL	129,993	30,301	22,742	104,962	287,998	100.0%



Springfield MSA Counties



	Christian	Dallas	Greene	Polk	Webster
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●		●	●	●
Coventry Health Care of Kansas, Inc.	●	●	●	●	●
Cox Health Systems HMO, Inc.	●	●	●	●	●
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○		○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	●	○	●
United Healthcare of the Midwest, Inc.	○	○	○	○	○

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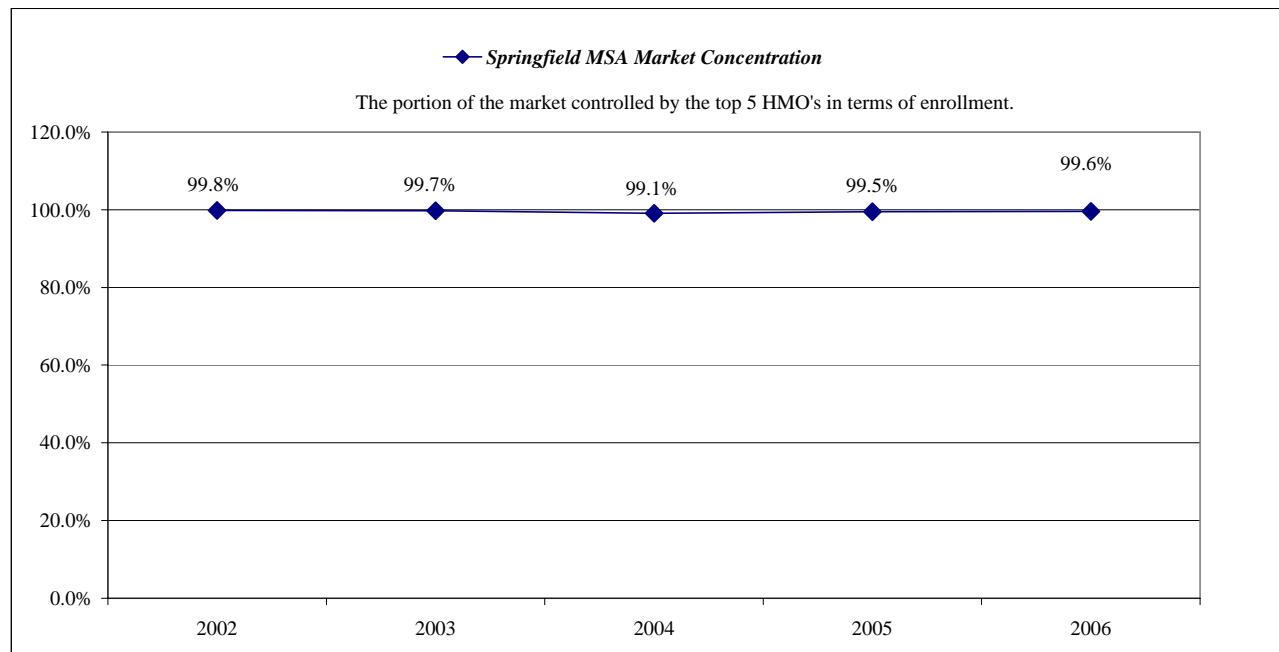
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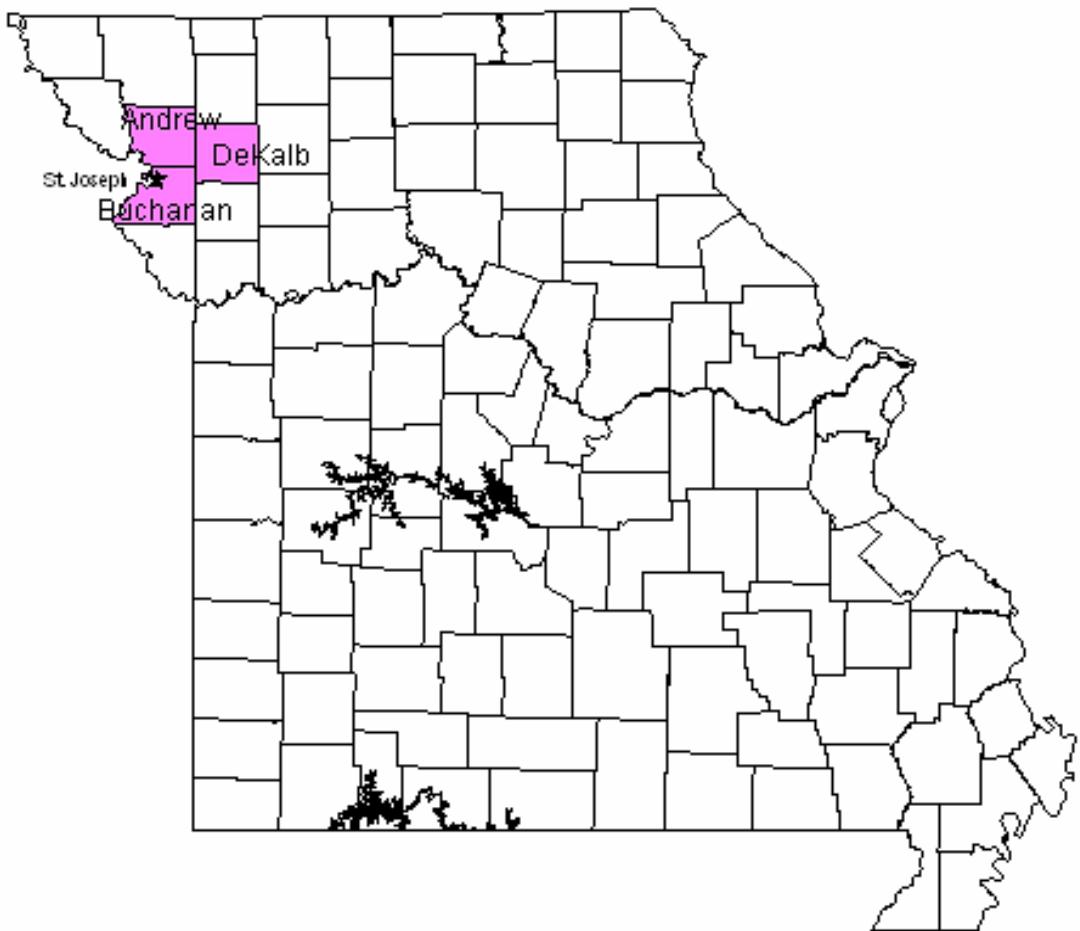
2006 Springfield MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	0	0	0	0	0	0.0%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	4	4	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	1	1	0.0%
Blue Cross & Blue Shield of Kansas City	3	0	0	0	3	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	13	13	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	58	20	0	0	78	0.2%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	0	0	0	0	0	0.0%
Coventry Health Care of Kansas, Inc.	304	1,305	1	0	1,610	3.5%
Cox Health Systems HMO, Inc.	1,612	3,443	0	0	5,055	10.9%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	13	13	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	13	0	0	0	13	0.0%
Group Health Plan, Inc.	3	3	0	0	6	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	14	14	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	4,871	16,975	0	0	21,846	47.1%
Humana Health Plan, Inc.	7	0	6	0	13	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	7,325	2,787	7,421	0	17,533	37.8%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	29	29	0.1%
United Healthcare of the Midwest, Inc.	131	19	2	0	152	0.3%
TOTAL	14,327	24,552	7,430	74	46,383	100.0%



St. Joseph MSA Counties



	Andrew	Buchanan	DeKalb
Aetna Health, Inc.		●	
Blue Cross & Blue Shield of Kansas City		●	
CIGNA HealthCare of Ohio, Inc. dba CIGNA HealthCare of Kansas/Missouri	●	●	●
Community Health Plan	●	●	●
Coventry Health Care of Kansas, Inc.	●	●	●
Good Health HMO, Inc. dba Blue-Care, Inc.	●	●	
Humana Health Plan, Inc.		●	

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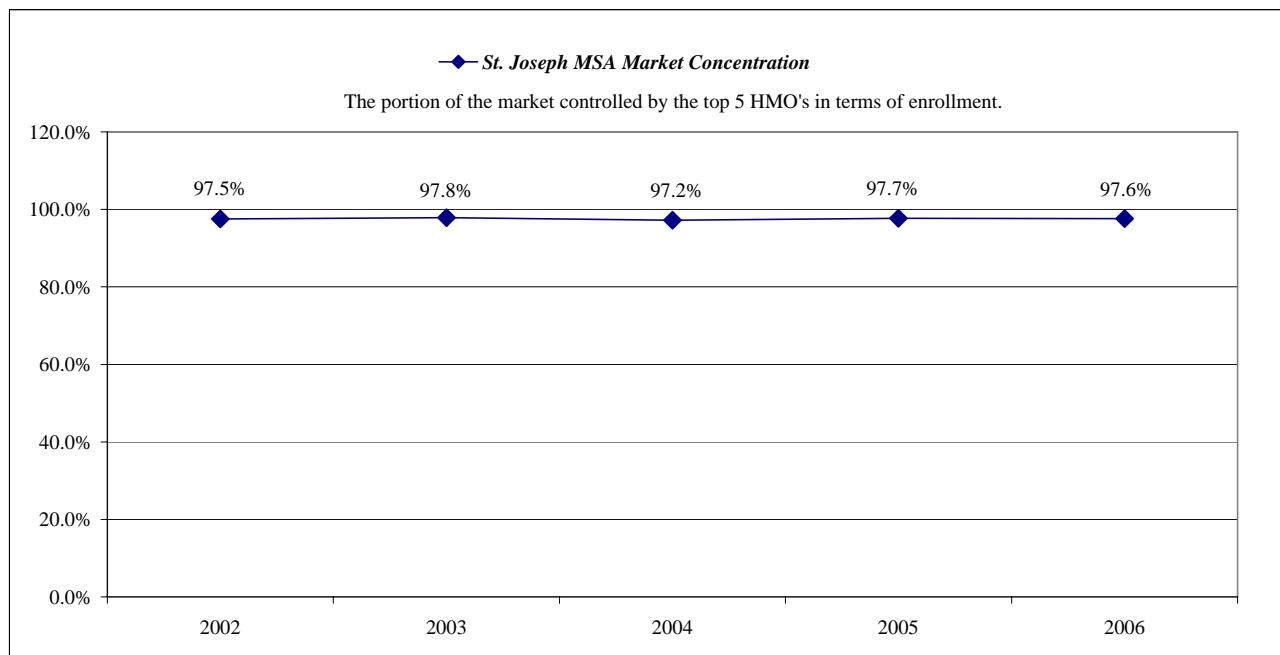
✚ - Medicaid

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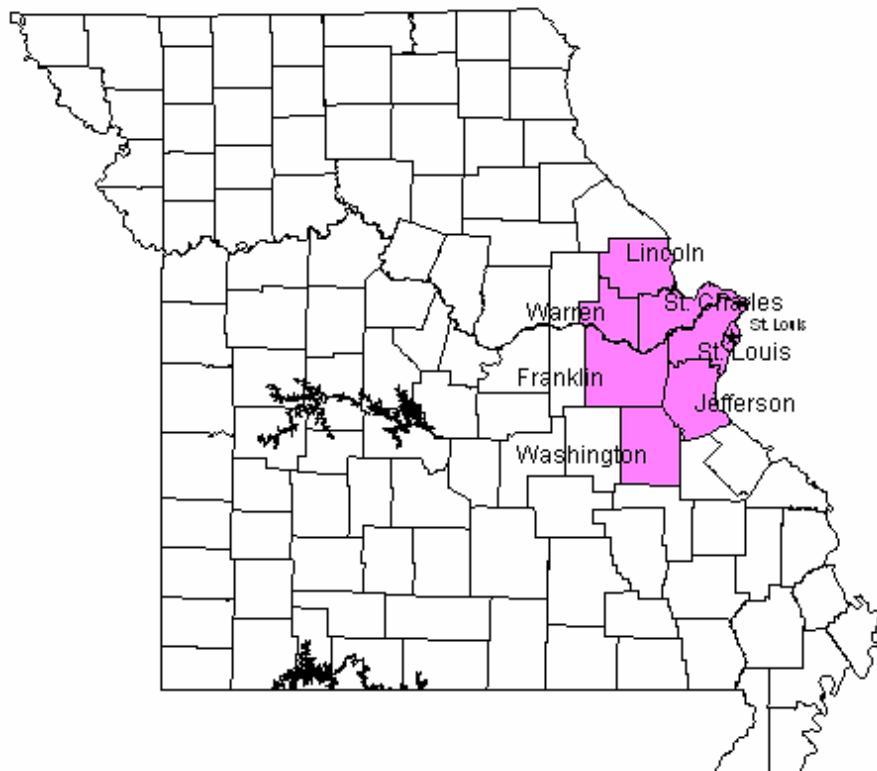
2006 St. Joseph MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	201	10	0	0	211	1.9%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	3	3	0.0%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	42	42	0.4%
Blue Cross & Blue Shield of Kansas City	263	0	0	0	263	2.4%
Children's Mercy's Family Health Partners, Inc.	0	0	0	31	31	0.3%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	34	19	0	0	53	0.5%
CIGNA Healthcare of St. Louis, Inc.	0	0	0	0	0	0.0%
Community Health Plan	6,430	19	0	0	6,449	59.0%
Coventry Health Care of Kansas, Inc.	583	576	3	0	1,162	10.6%
Cox Health Systems HMO, Inc.	0	1	0	0	1	0.0%
Essence, Inc.	0	0	0	0	0	0.0%
FirstGuard Health Plan, Inc.	0	0	0	12	12	0.1%
Good Health HMO, Inc. dba Blue-Care, Inc.	2,595	0	0	0	2,595	23.7%
Group Health Plan, Inc.	2	0	0	0	2	0.0%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	0	0	0.0%
Healthcare USA of Missouri, LLC	0	0	0	4	4	0.0%
HealthLink HMO, Inc. dba HealthLink HMO	0	0	0	0	0	0.0%
HMO Missouri, Inc. dba Blue Choice	0	5	0	0	5	0.0%
Humana Health Plan, Inc.	74	0	11	0	85	0.8%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	0	0	0	0	0	0.0%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	2	2	0.0%
United Healthcare of the Midwest, Inc.	17	2	0	0	19	0.2%
TOTAL	10,199	632	14	94	10,939	100.0%



St. Louis MSA Counties



	Franklin	Jefferson	Lincoln	St. Charles	St. Louis	St. Louis City	Warren	Washington
Aetna Health, Inc.		●		●	●	●		
Alliance for Community Health, LLC dba Mercy CarePlus	+	+	+	+	+	+	+	+
CIGNA Healthcare of St. Louis, Inc.	●	●		●	●	●		
Essence, Inc.		✗		✗	✗	✗		
Group Health Plan, Inc.	●	●	●	●	●	●	●	●
Harmony Health Plan of Illinois, dba Harmony Health Plan of Missouri	+	+	+	+	+	+	+	+
Healthcare USA of Missouri, LLC	+	+	+	+	+	+	+	+
HealthLink HMO, Inc. dba HealthLink HMO	○	○	○	○	○	○	○	○
HMO Missouri, Inc. dba Blue Choice	●	●	●	●	●	●	●	●
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	●	○	○	●	●	●	●	○
Mercy MC + Inc.	+	+	+	+	+	+	+	+
United Healthcare of the Midwest, Inc.	○	○	○	○	○	○	○	○

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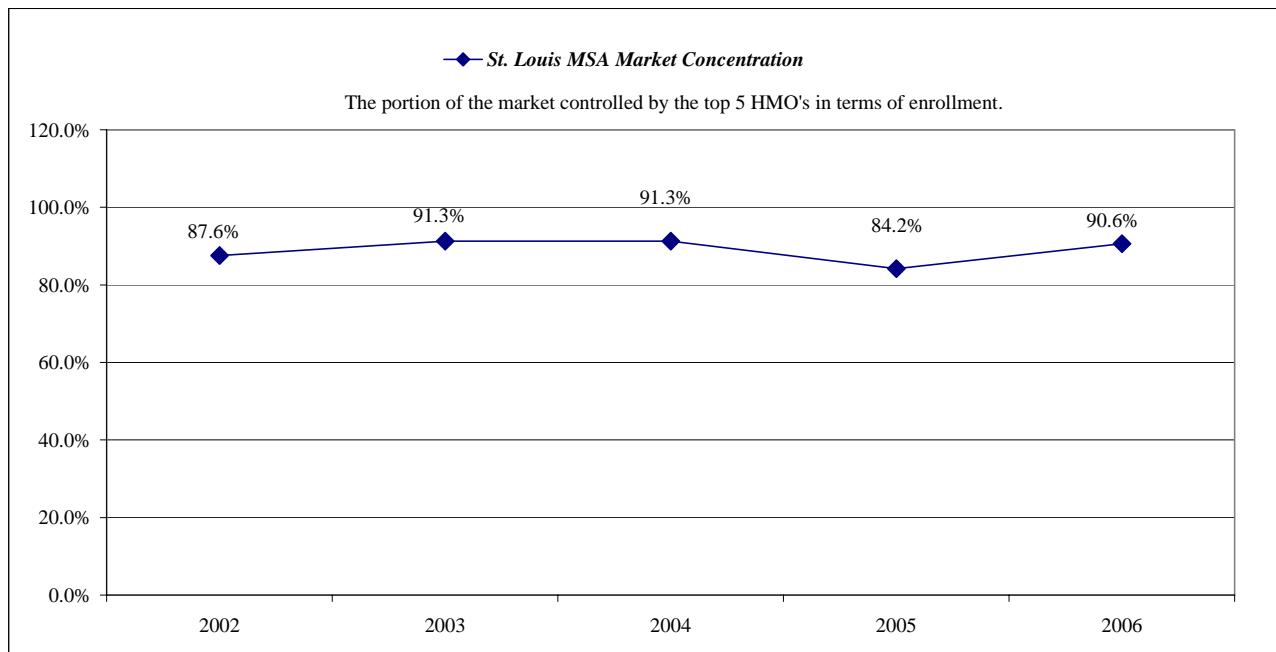
+ - Medicaid

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2006 St. Louis MSA Enrollment⁵

By Company and Enrollment Classification

Health Maintenance Organization	HMO Plan Enrollees	POS Plan Enrollees	Medicare Enrollees ³	Medicaid Enrollees	Total Members	Market Share
Aetna Health, Inc.	1,396	1,300	0	0	2,696	0.6%
Alliance For Community Health, LLC dba Mercy CarePlus	0	0	0	62,796	62,796	14.8%
Blue-Advantage Plus of Kansas City, Inc. dba Blue-Advantage Plus	0	0	0	6	6	0.0%
Blue Cross & Blue Shield of Kansas City	0	0	0	0	0	0.0%
Children's Mercy's Family Health Partners, Inc.	0	0	0	4	4	0.0%
CIGNA Healthcare of Ohio, Inc. dba CIGNA Healthcare of Kansas/Missouri	5	0	0	0	5	0.0%
CIGNA Healthcare of St. Louis, Inc.	3,453	205	0	0	3,658	0.9%
Community Health Plan	4	0	0	0	4	0.0%
Coventry Health Care of Kansas, Inc.	19	18	2	0	39	0.0%
Cox Health Systems HMO, Inc.	0	1	0	0	1	0.0%
Essence, Inc.	0	0	4,390	0	4,390	1.0%
FirstGuard Health Plan, Inc.	0	0	0	5	5	0.0%
Good Health HMO, Inc. dba Blue-Care, Inc.	6	0	0	0	6	0.0%
Group Health Plan, Inc.	39,653	30,347	16,588	0	86,588	20.4%
Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri	0	0	0	3,472	3,472	0.8%
Healthcare USA of Missouri, LLC	0	0	0	116,324	116,324	27.4%
HealthLink HMO, Inc. dba HealthLink HMO	82	10	0	0	92	0.0%
HMO Missouri, Inc. dba Blue Choice	35,573	20,639	0	0	56,212	13.2%
Humana Health Plan, Inc.	6	0	1	0	7	0.0%
Mercy Health Plan of Missouri, Inc. dba Premier Health Plans	10,012	7,639	7,809	0	25,460	6.0%
Mercy MC + Inc.	0	0	0	0	0	0.0%
Missouri Care, LC	0	0	0	90	90	0.0%
United Healthcare of the Midwest, Inc.	1,885	20,442	40,352	0	62,679	14.8%
TOTAL	92,094	80,601	69,142	182,697	424,534	100.0%



END-NOTES

1. Source: HMO Annual Supplement Report for each year
2. Prior year data and trend data for HealthLink HMO, Inc. may exhibit changes between 2002 and 2004. These changes are the result of DIFP's clarification that only fully insured HMO business is reported in the DIFP HMO Fully-insured Addendum. It is not due to a change in the company's operations or business. Fully-insured business is a small portion of HealthLink HMO, Inc.'s activity. However, the company's annual financial statements include activity related to business which is not fully-insured, per specific statutory accounting principals. This activity is not consistent with the information in the HMO Annual Reports. Therefore, beginning in 2004, DIFP asked HealthLink HMO, Inc. to provide financial data for the HMO Annual Report that includes only the fully-insured business. The company has not been required to revise financial statements or to restate data from previous years. Items such as average per member per month premiums and financial ratios for HealthLink HMO, Inc. are often significantly different from other HMOs due to HealthLink's small volume of fully-insured activity. DIFP reviewed the impact of HealthLink's activity on market trends and averages. Any significant impact is noted.
3. Medicare activity in this publication reflects Medicare Advantage products sold by HMOs in Missouri. Under the federal rules for the Medicare Advantage program, both HMOs and insurance companies may offer Medicare Advantage. This publication reflects Medicare Advantage activity for HMOs only. Items such as market share and average market costs or premiums do not include any activity reflecting Medicare Advantage products sold by insurance companies. For information about both HMOs and insurance companies offering Medicare Advantage in Missouri, refer to the Web site for the federal Centers for Medicare and Medicaid Services (CMS): <http://www.medicare.gov>
4. Source: Annual Financial Statement for each year
5. Source: 2006 HMO Annual Supplement Report
6. Formula for calculating % changes = (Current Year Total - Previous Year Total) / Previous Year Total
7. Source: 2006 Annual Financial Statement
8. Total Revenue less than Net Premium due to drop in Premium Reserves for some years
9. Percent Missouri Business is based on premium earned information from the 2006 Annual Statement Premiums, Enrollment and Utilization Table for Missouri (see page 30.MO)
10. Hospital Costs include inpatient hospital, outpatient hospital and emergency room costs
11. HMO service area records filed with Missouri Department of Insurance, Financial Institutions, and Professional Registration
12. This is extremely unusual activity for Q3. The amount did not affect the Medicaid industry average
13. The change in Missouri premium-related revenue totals may be significantly different than the change in Missouri year-end member totals shown on pages 6, 7, 10, 12 and 14 of this report. Year-end Missouri premium-related revenue totals are amounts accumulated throughout the entire year, whereas Missouri member year-end totals represent a number as of December 31 of that year.

END-NOTES (cont'd)

14. Cox Health Systems HMO, Inc. moved a major client into a self-insured agreement producing a significant drop in fully-insured membership and premium between 2003 & 2004
15. Table representative of holding company/ultimate parent and affiliates as of 12/31/2006
16. Annual Report of Utilization Review Activities for each year
17. Missouri Supplements to Annual Statements for each year
18. This company has URAC accreditation, but not the type required for access plan purposes.
19. Source: 2006 HMO Network Access Plans
20. Excludes Coventry Health Care of Kansas, Inc., Humana Health Plan, Inc. and Harmony Health Plan of Illinois, Inc. dba Harmony Health Plan of Missouri
21. Source: 2006 HMO Supplement Reports for each quarter
22. For companies with less than 5 years worth of data, percent change is calculated for the number of years for which data are available. For example, Blue-Advantage Plus didn't exist until 2005. The percent change for this company is from 2005-2006.

Available from the Missouri Department of Insurance, Financial Institutions and Professional Registration

Other Publications: The Missouri Department of Insurance, Financial Institutions and Professional Registration, publishes many insurance related reports. A complete list of reports is available at: <http://www.insurance.mo.gov/reports/index.htm>

For additional information, contact the Statistics Section at (573) 751-3163 or the Managed Care Section at (573) 522-8767.

Available from the Missouri Department of Health & Senior Services (DHSS)

The Missouri Department of Health and Senior Services publishes many managed care reports. For copies, please send a written request and payment to:

Missouri Department of Health and Senior Services
Center for Health Info. Management & Evaluation
Health Care Performance Monitoring
PO Box 570
Jefferson City, MO 65102
(573)526-2812
www.dhss.mo.gov/ManagedCare/